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THE VIRGINIUS AFFAIR.

THE ACTUAL RULING POWER IN CUBA—WHERE THE RESPONSIBILITY RESTS.

Special Dispatch to the New-York Times.

WASHINGTON, Nov. 11.—There is no further information from the Virginius affair. It would not be surprising, in view of the weakness of Spanish authority in Cuba, to hear of additional executions in spite of the peremptory orders of the Madrid Government to cause a stay of proceedings, though the knowledge of the indignation the affair has caused in this country, which has reached the Spanish volunteers long before this, may have a more potent influence. There is one point on which it is felt here a wrong view is generally entertained by the people, and that is in regard to the parties upon whom the blame for these outrages in Cuba ought justly to rest. The hostility of the people seems to be directed against the Spanish Government. The real fact is, Spain is powerless of herself to right the wrongs existing in Cuba. There are two insurrections going on there. One is the rebellion of the Spaniards resident there, headed by the Casino, against the home rule. This club, the Casino Espagnol, is the real Government of Cuba. Its wishes no Captain General can disregard. He is the representative of the Madrid Government, but the Casino is his real master. The Spaniards in Cuba own the slaves. They import the coolies. They control the trade. It is they that are responsible for the condition of affairs in the island which makes the open rebellion of the Cuban natives a necessity. The Cuban insurrection, instead of being against the Madrid Government, as it appears, is really against the Spanish residents. These Cuban Spaniards have managed to present the issue to the world in a false light. They have kept up an appearance of loyalty to Spain, and have compelled the recognition of the Madrid Government as royalists. The real fact is they are Carlists, and are known to have an organization in Spain through which they contribute to the Carlist cause. Any Captain General sent by Spain to the island must be subservient to them or be driven away. Now if the present Spanish Republican Government should undertake to free the slaves in Cuba and abolish the coolie trade, it would make open enemies of the very class that has appeared to be loyal. Whether such a step would secure the adhesion of those at present insurgents, is another question. But it is certain that, unaided, the chances of the Madrid Government maintaining a vigorous control in Cuba, and accomplishing the reforms demanded, are very small. To undertake such a course would, very likely, diffuse the strength so much needed at home that the Government would suffer overthrow there, and the total result would be a loss. A possible basis of interference by our Government is discussed outside Government circles, whether within, there is no authority to say. If Spain would declare the abolition of slavery in Cuba and the coolie trade, and ask the assistance of the United States to aid in enforcing the decree, there would certainly be a ground of action by this Government. There are many things that would make so advanced a step as this by Spain difficult, but it is not impossible. Our commercial interests are seriously affected by the operations of this Casino. The United States send over $50,000,000 in gold to the island every year, as a balance of trade. The price of the products which we consume, the Casino manages to control or affect; as, for instance, when Congress reduced the duties on sugar the Cuban Government increased the export duty correspondingly, keeping up the cost to our people. It will be seen from this statement of the condition of affairs that the interests of the present Government of Spain and the United States really coincide in crushing the Cuban insurrection by crushing the power which is hostile at once to Cuba, to the United States, and to Spain.

THE LEGAL QUESTION.

INSTRUCTIONS TO OUR NAVAL OFFICERS—BELLIGERENT PRIVILEGES.

Dispatch to the Associated Press.

WASHINGTON, Nov. 11.—The official information from Santiago de Cuba desired by the Department of State from our Consular Representative has not yet been received, although several days have elapsed since he was telegraphed to furnish all the particulars relating to the seizure of the Virginius and the executions which so soon followed that event. But notwithstanding the non-receipt of the information, our Government had, as is already known, taken such action in the premises as has, so far as the Spanish Government is concerned, secured a delay of proceedings relative to the captives now in the custody of the Cuban authorities, until all the facts in the case shall have been ascertained. The Spanish Minister for Foreign Affairs, in his recent conversation with Minister Sickles, expressed his disapprobation of the summary manner of the execution of the most prominent persons captured with the Virginius, and gave him the assurance that no efforts should be spared by the Spanish Government to show the United States that its friendship was more substantial than mere words, or language to this effect. The utterances were, it is believed, by those who have been officially advised of them, made in good faith; but the Spanish Government, like our own, admits the impracticable character of those with whom it has to deal in Cuba, while referring to the troubles which now convulse Spain herself, thus rendering her almost, if not quite, powerless to act efficiently in the affairs of Cuba and restrain excesses which, under other circumstances, might be prevented.

At the Cabinet meeting to-day there was conversation with regard to Cuban affairs generally, and the position occupied by the United States on that subject. There was no difference among the members of the full Cabinet as to our duty in the premises, present and prospective, while awaiting the necessary official information. There is no doubt that the Admiral and commanders of our fleet in Cuban waters will be, if they have not already been, instructed to observe the orders issued in the Spring of 1869, when reports came to the Navy Department through the press and telegrams of several American vessels having been searched by Spanish men-of-war in British waters and on the high road of nations in the Gulf of Mexico. The Government then, as now, took the position that, while the United States Government wished to observe strict neutrality in regard to the difficulties existing in the Island of Cuba, they could not consent that our merchant vessels should be molested in their lawful pursuits, or overhauled and examined unless they were found committing some violation of neutrality. This they could only do by landing arms and munitions of war. The waters between Cuba and the United States being used as the great highway of all nations, vessels should not be molested unless they were within a marine league of the island, and not even then unless detected in some overt act. The Secretary of the Navy, in his general and special instructions, said:

"The United States Government sees no reason why vessels pursuing their peaceful vocations should be overhauled and searched by Spanish cruisers. There has been no proclamation according belligerent rights to the so-called insurgents, nor is the island considered in a state of war by the Spanish Government. You will therefore prevent, as far as lies in your power, any infraction of international law by the Spanish vessels-of-war, as far as our commerce is concerned."

In the instructions to Admiral Poor, in 1870, the Secretary said:

"It is desired that you should keep some of your vessels stationed on the north and south ends of the Island of Cuba, or at such ports as the so-called insurgents should convene for escape from the island. While the department does not desire that you should seek opportunities to encourage these distressed persons to seek the protection of the United States flag, you will, in no case, refuse them shelter on board the vessels of your fleet; and when they are once under the protection of the flag, their persons and property will be held sacred against the interference of the Spanish authorities. In no case will you give up any one attempting to escape from the island, except by authority from the department."

It is probable that the fleet in the South Atlantic will be increased without delay, and one or more vessels sent to Santiago de Cuba.

Discussions have taken place in official quarters as to the course this Government ought to pursue in case Spain should be unable to enforce the principles of international law, or violate those applicable to the highway of nations particularly affecting vessels sailing under the national flag. It has heretofore been plainly intimated to Spain in official communications that the necessity might be imposed on the United States to decisively enforce the principles for which this Government has earnestly contended. The future will determine when they shall have a practical application.

The Secretary of State, in conversation to-day, expressed his surprise at the reported interview with him yesterday, there being some things in the publication calculated to place him in a false position.

MEETING OF CUBANS IN BALTIMORE.

BALTIMORE, Nov. 11.—The Cubans in this city held a very enthusiastic meeting last evening, in reference to recent events in Cuba. A committee was appointed to visit New-York to-day, to confer with the Cuban leaders in that City with regard to future action.

WASHINGTON.

WESTERN FINANCIAL IDEAS.

Special Dispatch to the New-York Times.

WASHINGTON, Nov. 11.—It is the very general impression of Western members of Congress who have arrived here that amendments will be suggested to the National Banking act early in the session, designed to break up what is deemed the monopoly of issuing circulating notes. The Grangers, in their local platforms, have universally pronounced against the exclusiveness of the right to issue circulating notes now enjoyed by national banks, and it is believed that the Western members will feel themselves unable to resist the influence of the numerical majority of their constituents, who urge a modification of this provision of the Banking act.

CUSTOMS SERVICE REFORMS.

The Treasury Department will soon issue an additional circular of instructions to Collectors of Customs and their subordinate officers, which is one of a series of circulars designed to effect a reform in the Customs service. Among the instructions of this new circular are the following: First, that at all parts, except at New-York, Boston, Philadelphia, Baltimore, New-Orleans, and San Francisco, the account of moneys received by the Cashier shall be kept in a book to be furnished by the Treasury Department, entitled "Register of Receipts from all Sources;" second, that in passing entries of merchandise entries shall not be liquidated before payment of estimated duties; the full amount of estimated duties must be paid before a permit of withdrawal is given to the importer; third, that officers and clerks in Custom-houses are forbidden to prepare entries for importers, except in cases where merchandise is imported for personal use by persons not having the knowledge requisite for preparing an entry. In such cases assistance may be rendered by Customs officers, but no charge shall be made for such service; fourth, that estimated duties must be accounted for by the Collector in his account current, and in no case shall the amount found due the importer be liquidated by refunding to him from duties collected.

Dispatch to the Associated Press.

CANAL-BOATS AND SCOWS—IMPORTANT DECISION.

In a case of libel of the scow General Cass for tonnage, in the United States District Court for Michigan, to test the question whether water craft of the class to which the scow belongs are subject to the Navigation laws, Judge Longyear recently held that scows and similar craft, even though having no means of propulsion of their own, are treated as vessels in various acts of Congress, and are, therefore, subject to the Navigation laws of the United States. The Judge says: "By the act of July 20, 1846, 'canal-boats, without masts or steam power,' are expressly exempted from payment of the hospital tax, required of registered or enrolled and licensed vessels, and also from liability to attachment for seamen's wages. If such boats, 'without masts or steam power,' were not included in the general provisions of the law requiring the tax, or of the maritime law making them subject to attachment, what was the necessity of exemption?" The Judge also referred to the act of March 2, 1821, which exempted rafts, flats, boats, or vessels from Custom-house fees, as, by implication, conveying the idea that such craft were subject to the general laws in relation to vessels.

It would seem from this decision that canal-boats, barges, scows, and similar craft, when employed on the navigable waters of the United States, and of the requisite tonnage, are subject to enrollment and license, or, if not so enrolled and licensed, are liable to vessel tonnage tax.

DISCOVERY OF A COMET.

A telegram from the Le Verrier (Paris) Observatory announces to the Smithsonian Institute the discovery of a comet at Marseilles, by Cozzia, in right ascension, sixteen hours, twenty-three minutes, declination plus twenty-seven degrees twenty-six minutes, with slight motion toward the south-west.

LAND OFFICE DECISION AFFIRMED.

The Secretary of the Interior to-day affirmed the decision of the Commissioner of the General Land Office in the case of Frank Hartman against Wm. Gibbons and the State of California, involving the title to lands on the Pocitas Rancho, holding that Hartman settled prior to the survey in 1867, and is entitled to the lands entered by him outside of the limits approved to the Mexican grantee. This decision has an important bearing on the St. Clair case, which will go up to Secretary Delano, on appeal from Commissioner Drummond's decision of last Summer, to-morrow.

PAYING THE DISTRICT LABORERS.

Gov. Shepherd said to-day that to-morrow will be commenced the payment of the amounts due to laborers under the Board of Public Works, involving the disbursement of a quarter of a million dollars.

NEW-JERSEY CONSTITUTIONAL COMMISSION.

TRENTON, N. J., Nov. 11.—The Constitutional Commission met to-day. Mr. Swayze offered a series of propositions to elect all the Judges of the Supreme Court by the people; to abolish the Court of Chancery, and give to the Supreme Court appellant and equity powers; to make the salary of the Chief Justice $10,000, and to divide the State into seven judicial districts, with a Judge for each. He also proposed to have a Judge for each county, and to abolish all the Common Pleas Judges and to elect the Prosecutors of Pleas. The proposition to limit the sessions of the Legislature to one in two years, except when convened for special objects by the Governor, was lost. The proposition to make the terms of Justices of the Supreme Court during good behavior was lost. The proposition preventing members of the Legislature receiving any appointment from the State or the United States while a member was adopted. The women's suffrage proposition was lost. A proposition to prevent Commissioners, when lands are to be taken for private purposes, from assessing benefits against the owner of the land, was carried.

MURDER OF A DEPUTY UNITED STATES MARSHAL IN TEXAS.

WASHINGTON, Nov. 11.—The United States Marshal for the Western District of Texas informs Attorney General Williams that Deputy Marshal John P. Fries was assassinated in that State, on the 25th of October, by a man named McUeber, who had been convicted of murder and sentenced to be hanged, but made his escape from prison. This is the fifth Deputy Marshal assassinated in that district.

WALL STREET AFFAIRS.

ACTIVITY IN STOCKS—EASIER RATES FOR MONEY.

There was a general advance in the prices of all stocks dealt in upon the Stock Exchange yesterday. The reasons for such a change in the tide were that the market had been largely oversold, and that the easier rates for money gave strong parties confidence to inaugurate a bull movement. The advance in most of the stocks ranged from one to three per cent., and in the case of Western Union to six per cent. over the closing quotations of Monday. The report from the Clearing-house, which is mainly given in another column, made stock speculation late in the day very dull, and the feeling of uncertainty as to the future was heightened by the news from London to the effect that William Alfred and Arthur Burrs & Co., general metal merchants, had failed, with liabilities of $4,000,000. Private dispatches were to the effect that the decline in the price of railroad iron was the main cause of the suspension. The check upon the building of new railroads, which is a natural consequence of the panic, has brought about a serious decline in the prices of iron and steel rails, and the heavy stocks which English manufacturers have on hand will find no market for a long time. It was reported in the City yesterday that P. H. Watson, President of the Erie Railroad, had arrived from London. No rumor was prevalent as to the amount of gold which he brought back, to expend in developing the resources of the railroad. A TIMES reporter called at his residence, but was unable to ascertain whether he had arrived, or when he was expected back. Nothing new was obtainable concerning the defalcation in the Security Bank. The amount approximated $25,000, and the Cashier, Mr. Lowes, is not to be found. It is said that the parties who "bulled" stocks yesterday were the English capitalists who bought fifty thousand shares of Western Union, expecting to sell out the company to the Government, but who are now disgusted with the project, and wish to make a market to sell their stock on. It is rumored that the parties came over accredited to S. L. M. Barlow, and that he has had the manipulation of the pool.

At a meeting of the Directors of the Hannibal and St. Joseph Railroad Company, A. W. Lamb, of Hannibal, Mo., was chosen President, in place of E. S. Higgins, and John P. Acker, of New-York, Vice President, in place of B. F. Carver.

The general railway and steam-ship ticket agents held a meeting yesterday at the Astor House, and formed a permanent organization for the purpose of maintaining passenger rates, and for protection against the movement of the railroad managers to abolish the business of commission agencies. Every agent in the City was present and steps were taken to unite the agents throughout the country. A committee of three was appointed, consisting of Messrs. Swan, of the Astor House, Burnham, of the Fifth avenue Hotel, and Bascom, of the Gilsey House, to represent the Association at a meeting of the railroad managers, to be held at Chicago on the 19th inst.

Reports from mining experts, assayers, and shippers of ores in the West, have recently been received from the mining districts in New-Mexico, alluding to the discovery of extensive deposits of copper in veins of unusual depth in the central and western portions. The ores are said to be nearly or fully equal in quality to those of the Lake Superior region, and in quantity to be utterly exhaustless. In general, they are free from arsenical and antimonial properties, and possess such other qualities as render them desirable to smelters. Specimen shipments have already been made to Baltimore, and have been found to yield from forty to sixty-five per cent. of copper.

United States Marshal Fiske, under a warrant issued by Judge Blatchford, has seized the books and papers of the firm of Auffmordt & Co., silk importers, at No. 10 Greene street, on the charge that the firm have undervalued the invoices of goods imported by them.

THE UNION TRUST COMPANY.

The matter of the Union Trust Company came before United States Commissioner Betts yesterday, and was adjourned until Saturday. The postponement was requested on the ground that Mr. W. H. Peckham, the counsel for the Union Trust Company, is at present engaged in connection with the Tweed trial. Mr. Audley W. Gazzan, the representative of the petitioning creditor, assented to the adjournment on the understanding that counsel for the company would be ready to proceed on Saturday, and that the witnesses subpœnaed yesterday would be then in attendance. Mr. Davies, on the part of the Receiver of the company, promised that he would be ready to proceed on that day.

On Saturday last another petition was filed by Mr. Gazzan. It is in the nature of an amended petition, and charges, among other things, the assignment to the Receiver by the officers of the company of its assets. It also prays for another order against the company that they shall show cause why they should not be adjudged bankrupt, and why the proceedings under this petition should not be consolidated with those under the original petition, which order is returnable on next Saturday. The facts which are now to be tried in this case are as follows: First, is Mr. Smily a bona fide creditor? Second, is the Union Trust Company insolvent, as the term is understood by the Courts of Bankruptcy, namely, unable to make payment of its debts as they mature, without any preference? Third, has the company made any transfer or assignment to Mr. Wesley, or to any other person or party, of its assets, contrary to the provisions of the Bankrupt law?

GREAT SALES OF DRY GOODS.

The special sale of $6,000,000 worth of dry goods by H. B. Claflin & Co., advertised in THE TIMES, opened yesterday at the Church street establishment, and it is estimated that it was attended by 10,000 people. The average reduction of prices was twenty per cent., and much eagerness was manifested to make purchases. The salesmen were so busily occupied that many customers were disappointed. The sale, it is said, was the largest of the kind that was ever made in one day in this country, and created intense interest in business circles. The value of the goods as sold, it was estimated late in the afternoon, would fully reach the sum of $500,000.

Messrs. Peake, Opdycke & Co. also conducted a very extensive special sale at their establishment at greatly reduced rates, and another house opened, it is said, 500 cases of goods to be sold at very low prices, having notified its customers on Monday that it would do so. Except in these three establishments the wholesale dry goods business yesterday was generally quiet.

PERSONAL DIFFICULTY IN RICHMOND.

RICHMOND, Va., Nov. 11.—Judge J. N. Underwood, of the United States District Court, was assaulted here to-day by W. N. McVeigh, the former owner of the property in Alexandria, Va., which was purchased by Judge Underwood under the Confiscation act. But few blows were administered by McVeigh, and Underwood made no resistance whatever. McVeigh called the Judge a hypocritical scoundrel, and charged him with robbing him and making his family paupers.

THE GORDON MURDER TRIAL.

BELFAST, Me., Nov. 11.—The Gordon murder trial was resumed this afternoon, in the presence of a large crowd of spectators. The aged mother of the prisoner occupied a seat at his side. Elden A. Ward, a hired man and an inmate of the house where the murder took place, was first called. He testified that the prisoner retired alone early in the evening, before the deed was committed. At about 3 o'clock witness was awakened by the cries of children, and discovered that the house was on fire. He alarmed the neighborhood, and the flames were extinguished without much damage. A bloody ax was found at the entrance of the room where the victims slept. When the prisoner was first seen in the street he requested witness to assist in clearing the house, and a few articles were removed. The mangled bodies were then discovered by witness, and dragged out of the burning bed. Prisoner assisted in pumping water, and upon inquiry for his brother and wife, answered that they were burning up. He appeared excited, and acted strangely. Under objection, witness testified that a dog which belonged to the murdered man, and which was accustomed to bark at strangers, made no noise. After cross-examination of the witness the court adjourned.

MRS. SURRATT.

REPLY OF EX-PRESIDENT JOHNSON TO JUDGE HOLT.

WASHINGTON, Nov. 11.—Ex-President Johnson has addressed a communication to the Washington *Chronicle* in reply to that of Judge Holt, published in the same paper in August last on the subject of the execution of Mrs. Surratt as one of the assassins of President Lincoln. Mr. Johnson says: "Eight years have elapsed since the American people were called on to mourn the death of Mr. Lincoln, whose unselfish devotion to the Union, and genuine sympathy with the masses, have made his name a household word not only in the North, but in the once rebellious South. During this long interval Judge Holt has remained silent, and only at this late day attempts to meet the charge made; as he declared in his letter to the Secretary of War soon after the execution of Mary E. Surratt, that he with held from the President when presenting the record of her trial, a petition signed by five members of the Court, recommending, in consideration of her age and sex, a commutation of her death sentenced to imprisonment for life in the Penitentiary. Having at last gathered what he terms the proofs of his innocence, he offers them for the consideration of the War Department, and at the same time seeks consolation in the fact that notwithstanding the allegation made against him the President ordered no court for his trial, had no charges prepared, and made no open accusation, but to the close of his administration continued with him the same official relations as before. Without giving the reasons which, at that time, would in all probability have operated against any development of the facts in this case. The question suggests itself why Judge Holt, in this attack upon his 'official integrity,' did not himself demand a court of inquiry. All his witnesses were then living, the circumstances attending the execution of the conspirators were fresh in the public mind. His reputation was at stake, and must have been as dear to him then as now. Yet he sought no vindication, but has preferred to wait until the memory of friends dimmed by years could be made to give him the benefit of its doubts and uncertainties. Well versed in the law, he has evidently weighed the advantages which delay would give him. Skilled in sophistry, he uses to the best advantage all that he considers proved his friends, and even construes my forbearance as evidence in his favor."

After reading the evidence adduced by Judge Holt, Johnson says: "In his search for testimony, Holt succeeded in discovering only one witness who said he saw the record of the case, with the petition attached, in the President's office. This witness is Hon. James Speed, then Attorney General, who is undoubtedly mistaken in his statements, for, as already shown, the findings and sentences of the court were submitted on the 5th of July, (he and I being alone,) were then and there approved by the Executive, and taken by the Judge Advocate General to the War Department, whereon the same afternoon the order to carry them into effect was issued. Mr. Speed doubtless saw the record, but it must have been in the Department of War, and not in the Executive Office. In this connection, Mr. Harlan's letter has significance and value. For, in referring to an informal discussion by the Cabinet members upon the subject, at which he thinks Mr. Speed was present, he positively states that neither at that time, nor at any other, was any part of the record of the trial, the decision of the court, or the recommendation for clemency read in his presence. The record of the court was submitted to me by Judge Holt in the afternoon of the 5th day of July, 1865. Instead of entering the executive mansion in the usual way, he gained admission by the private or family entrance to the executive office. The examination of the papers took place in the library, and he and I alone were present. The sentences of the court in the cases of Herold, Atzerott, and Payne were considered in the order named, and then the sentence in the case of Mrs. Surratt. In acting upon her case no recommendation for a commutation of her punishment was mentioned or submitted to me. But the question of her sex, which has already been adverted to and discussed by the newspaper columns, presented itself and was commented upon both by Judxe Holt and myself. With peculiar force and solemnity he urged the fact that the criminal was a woman was in itself no excuse or palliation; that when a woman unsexed herself and entered the arena of crime it was rather an aggravation than a mitigation of the offense; that the law was not made to punish men only, but all, without regard to sex, who violated its provisions; that to discriminate in favor of Mrs. Surrat and against Herold, Atzerodt, and Payne, who were sentenced by the same court and at the same time to suffer the penalty of death, would be to offer a premium to the female sex to engage in crime, and bribe the principal actors in its commission; that since the rebellion began in some portions of the country females had been prominent in aiding and abetting traitors, and he thought the time had come when it was absolutely necessary in a case so clearly and conclusively established, to set an example which would have a salutary influence. He was not only in favor of the approval of the sentence, but its execution at the earliest practicable day. Upon the termination of our consultation Judge Holt wrote the order approving the sentence of the court. I affixed my name to it, and rolling up the papers he took his leave carrying the record with him, and departing as he had come through the family or private entrance. From the above statement it will be noted the papers were not submitted in the usual way by the Secretary of War, but brought to the President by the Judge Advocate General under, of course, the instructions of Mr. Stanton. This doubtless was done to save time and hasten the execution, and evinces the spirit which animated Judge Holt during the entire proceedings. Who can doubt that if his name and that of Judge Bingham had been attached to the petition, signed by five members of the court, and the prayer had been brought to the attention of the President, such an application would have been duly weighed by the Executive before final action in the premises!

Mr. Johnson says in conclusion: It being absolutely certain that if the petition was attached to the original record before it was submitted to the President, it is not to be found in the printed record authorized by Judge Holt, and certified to by Col. Burnett, Special Judge Advocate of the Commission. The question arises, which of the two is authentic and genuine? If the record in possession of the Judge Advocate General is true, then that is false which he has given to the public. If, on the other hand, the record published with his official sanction is true, then that in his bureau is false necessarily. Judge Holt is at liberty to accept either alternative, and to escape as he may the inevitable conclusion that he did not only fail to submit the petition to the President, but suppressed and withheld it from the official history of the most important trial in the annals of the nation.

FIGHT IN A STATE PRISON.

PHILADELPHIA, Penn., Nov. 11.—Several days days ago "Col." Cregar, a notorious counterfeiter, who was sentenced a year ago to a long term of imprisonment in the Eastern Penitentiary, had a fight in his cell with Charles Brown. During the fight the latter struck Cregar's head against the wall, causing injuries which may prove fatal. Brown was sentenced for twenty years two years ago.

LATEST NEWS BY CABLE.

FRANCE.

ALLEGED SCHEME IN THE INTEREST OF THE COUNT DE PARIS.

LONDON, Nov. 11.—A dispatch from Paris says it is reported that an extensive plot in favor of the Count De Paris has been discovered in that city. It is said the authorities are in possession of documents by which a number of well-known politicians are compromised. It is also reported that a deputation of Monarchists is about to proceed to Salzburg to request the Count De Chambord to abdicate his claims to the throne of France in favor of the Count De Paris.

THE SUBJECT OF PROLONGING MACMAHON'S TERM.

PARIS, Nov. 11.—The Committee on the Prolongation of the President's Powers have elected M. Laboulaye their reporter, and have resolved to instruct M. De Rémusat to confer with President MacMahon.

DEATH OF ABD-EL-KADER.

PARIS, Nov. 12.—Abd-el-Kader, the famous Arab chieftain, is dead.

GREAT BRITAIN.

THE CITY OF RICHMOND—A STEAMER SENT TO MEET HER.

LONDON, Nov. 11.—The Inman Company has dispatched the steam-ship City of Limerick to meet the disabled steam-ship City of Richmond, and assist her in getting into port.

SPECIE SHIPMENTS FOR NEW-YORK.

LONDON, Nov. 11.—Fifty thousand dollars in specie was shipped from Southampton for New-York to-day by the steam-ship Deutschland.

REPORTED HEAVY FAILURE IN LONDON.

LONDON, Nov. 11.—It is reported that William Alfred and Arthur Burrs & Co., general metal merchants, have failed. Their liabilities are said to be $4,000,000.

VIOLENT GALE ON THE COAST—ANOTHER FAILURE.

LONDON, Nov. 11.—A violent gale prevailed yesterday on the British and Irish coasts, and the harbors are filled this morning with vessels disabled or seeking shelter. No serious disasters have yet been reported.

Lawson, a stock-broker, interested in Erie, failed to-day.

YELLOW FEVER.

MEMPHIS, Tenn., Nov. 11.—There was but one death from yellow fever to-day. The Howard Association reports four new cases.

SALE OF A BALE OF COTTON.

The bale of cotton which was contributed by a Southern planter in aid of the Memphis sufferers, and which was sold at auction in Boston, for the same object, to William R. Wood, for $400, and subsequently to G. W. Simmons & Son, was sold for the same cause, yesterday, in front of the Cotton Exchange. A considerable number of persons were present at the sale, and the bidding was started at $150. The bids were increased by $25 at a time, until the bale was finally sold to R. Waltzfelder, for the sum of $300. The bale is now to be forwarded to the Cotton Exchange, Liverpool, to be there resold for the benefit of the same relief fund. Messrs. Cunard give the freight room to Liverpool, by the Russia, free.

THE ARMY AND NAVY.

RECENT ORDERS MAKING CHANGES.

WASHINGTON, Nov. 11.—The following changes in the stations and duties of officers of the Ordnance Department have been made:

Capt. F. H. Parker has been detached from the Washington Arsenal and ordered to the Fortress Monroe Arsenal; First Lieut. G. W. McKee, from the St. Louis Arsenal, and ordered to the National Armory at Springfield, Mass; Capt. D. J. Young, Ordnance Store-keeper, from the New-York Arsenal, and ordered to the St. Louis Arsenal.

Commodores Andrew Bryson and J. W. A. Nicholson are ordered to duty as members of the Examining and Retiring Boards at Washington, D.C. Lieut. Charles H. Judd is ordered to the receiving ship Vermont, at New-York. Lieut. George R. Durand is detached from the receiving ship Vermont, at New-York, and ordered to the receiving ship Ohio, at Boston. Passed Assistant Paymaster George H. Griffing, lately detached from the Narragansett, is ordered to settle his accounts. Midshipman L. L. Reamey is detached from the Naval Academy and ordered to the Worcester.

Assistant Adjutant Gen. Pelouze, on the completion of his duties at the late headquarters of the Department of the Lakes, will report for duty at the Adjutant General's office, War Department; Capt. John P. Hawkins, Commissary of Subsistence, has been relieved from duty in the Military Division of the Atlantic, and ordered to Omaha, Neb., to report to the Commanding General of the Department of the Platte, for assignment to duty as Chief Commissary of that department and Purchasing and Depot Commissary at Omaha; Capt. Wm. H. Nash, Commissary of Subsistence, has been ordered to Louisville, Ky., to report to the Commanding General of the Department of the South for assignment to duty as Purchasing and Depot Commissary at that place.

THE EAST TENNESSEE RAILROAD STRIKERS RECEDE.

KNOXVILLE, Tenn., Nov. 11.—The late strikers on the East Tennessee, Virginia and Georgia Railroad, including the engineers, machinists, and blacksmiths, have withdrawn from their unions. The engineers, in a published card, acknowledge their error, and say they have determined immediately to withdraw from the organization known as the Brotherhood of Locomotive Engineers. The machinists and blacksmiths have also signed a published card to the same effect, withdrawing from the Machinists' and Blacksmiths' Union. In to-morrow's *Daily Press and Herald*, Vice President Jacques will publish the following to the public to prevent any misapprehension as to the true position of the engineers on the East Tennessee, Virginia, and Georgia Railroad:

I will state that they have withdrawn from the organization known as the Brotherhood of Locomotive Engineers, and the charter of the Knoxville Division, No. 115, has been delivered to me to be forwarded to Charles Wilson, Grand Chief Engineer, Cleveland, Ohio.

JAMES JACQUES,

Vice President East Tennessee, Virginia, and Georgia Railroad Company.

The trains are all moving regularly, and everything is perfectly quiet.

BILLIARD TOURNAMENT AT CHICAGO.

CHICAGO, Nov. 11.—The attendance at the billiard tournament to-day was 500. The contestants in the first game were C. Dion and Slosson. The latter took a good lead up to the last turn, when Dion did handsome work and passed him. Slosson then made a fine run of 53, catching the champion. The game to the finish was very close, Slosson losing it by a miscue on an easy draw, leaving Dion an easy shot for the game. The following is the score: C. Dion, 400; Slosson, 397; winner's average, 5 60-68; loser's average, 5 62-67; time, 2:35. The second game was between Maurice Daly, of New-York, and Peter Snyder, of Chicago, and was won by a walk-away rapidly by Daly. Daly, 400; Snyder, 169; winner's average, 10; time of game, 1:40.

In the billiard tournament to-night the contestants in the first game were Albert Garnier, of New-York, and John Bessunger, of Chicago. The game was won by Garnier in fifty-four innings. Score, 400 to 340. Largest runs—Garnier, 82, 57, 31; Bessunger, 37, 34, 29; winner's average, 7 11-26. Time of game, two hours and fifteen minutes.

CHICAGO, Nov. 11.—The last game to-night was brilliant on the part of Daly, the Victor. He took the lead, and maintained it throughout. He scored 400 to Slosson's 207. In the twelfth inning Daly made a run of 153. The game was finished in the 33d inning. The winner's average, 12 4-33. Largest runs—Daly, 153 and 36; Slosson, 24 and 24. Time of game, two hours.

THE WEATHER.

SYNOPSIS AND PROBABILITIES.

WASHINGTON, Nov. 12—1 A. M.—The barometer has rapidly risen in the North-west, with brisk north-westerly winds, cloudy weather, and snow extending over the upper lakes. Southerly winds, cloudy weather, and snow have prevailed on the lower lakes. South-easterly winds, cloudy weather, and rain in the Middle and Eastern States. South-westerly winds and clear weather in the Southern States.

PROBABILITIES.

For the North-west and upper lakes, north-westerly winds, cloudy weather, and snow.

For the lower lakes, south-westerly to north-westerly winds, rising barometer, cold, cloudy weather and snow.

For the Southern States, south-westerly winds, rising barometer, partly cloudy weather, followed by colder and cloudy weather in the Western Gulf States.

For the Middle States and New-England, south-easterly winds, cloudy weather, and rain.

Cautionary signals continue at Milwaukee, Chicago, Grand Haven, Detroit, Toledo, and Cleveland.

Reports are missing from the South-west, and everywhere west of the Mississippi River.

IN THE CITY.

The following shows the changes in the temperature during the last twenty-four hours, as recorded at Hudnut's drug store, No. 218 Broadway: 3 A. M., 31°; 6 A. M., 32°; 9 A. M., 33°; 12 M., 39°; 3 P. M., 43°; 6 P. M., 41°; 9 P. M., 42°; 12 P. M., 41°; average, 37¼°.

SNOW IN CONNECTICUT.

HARTFORD, Conn., Nov. 11—It was snowing briskly, at midnight, mostly melting as it fell.

BY MAIL AND TELEGRAPH.

The internal revenue receipts yesterday were $194,815.

Pool-selling on the great four-mile race began in San Francisco last night, and the bets were about even on Thad. Stevens and True Blue.

The lease to the Central Vermont Railroad Company, of the Harlem Extension Railroad, was fully executed on Tuesday.

George Armpreister, freight-train conductor on the Baltimore and Ohio Railroad, was run over at the Locust Point switch yesterday morning and instantly killed.

The Republican Commissioners of Election, Charleston, S. C., have overruled the protest of the citizens against the municipal election of Oct. 1, which is thus decided to have been legal and valid.

Robert Ruskell, first officer of the bark George S. Hunt, from Baltimore on the 8th inst., for Demerara, was drowned a short distance below Sandy Point, in Chesapeake Bay, on the day of sailing.

The store of George E. Butterfield, in Forge Village, Mass., in which was the post office, was destroyed by fire on Monday night, with most of its contents. It is supposed to have been fired by an incendiary.

A fire in Stayner, Ont., yesterday morning, destroyed the North-western Railway Station, Randolph's saw mill and lumber-yard, Summerfeldt's Hotel, and four houses, causing a total loss of about $200,000.

The following were the balances in the Treasury yesterday: Currency, $3,267,736; special deposit of legal tenders for redemption of certificates of deposit, $11,140,000; coin, $79,008,296; including in coin certificates, $28,391,080; outstanding legal tenders, $361,772,771.

THE INDIAN QUESTION.

A meeting was called for yesterday morning in Dr. Crosby's Church, Twenty-second street and Fourth avenue, to discuss the Indian question. There were only a few persons in attendance, and the session was postponed until the evening. At the evening session Dr. Crosby offered the following resolution, which was unanimously adopted:

Resolved, That this meeting request the New-York Indian Commission, after examination, to publish, if they deem proper, as a tract, and widely distribute, for public information, the Indian bill, prepared by Mr. Wolff, (in conjunction with many others well informed on the Indian question,) with an explanatory preface, in order that the public mind may be ready to act understandingly on this most important subject.

After addresses by Dr. Bishop, Mr. John Beeson, and others, the meeting adjourned.

THE STRANDED SHIP QUINTERO.

BOSTON, Nov. 11.—The ship Quintero, ashore on Cape Cod, still remains so. A portion of the cargo of wool was discharged to-day, and at high water the steamer Charles Pierson attempted to pull her off, but after moving her several yards she stuck fast again, and could not be got any further toward deep water.

THE DEFENSE OF COLORADO.

Gov. Elbert, of Colorado, has issued an address to the people of the Territory, describing the result of his recent visit to Gen. Pope. He says: "The General promises to give our frontier the fullest and most ample protection. I am certain of his earnest desire to do all in his power to prevent any further depredations on our settlements by the Indians. In early Spring he will station troops at some point on the Las Animas between Fort Lyon and Trinidad so as to prevent them coming into our Territory by that route; also, at or near the head of Horse Creek, in Greenwood County; also, at or near the mouth of Beaver Creek, on the Platte, and at other points when an examination may show it necessary. This will afford us abundant protection from further depredations, and I hope and believe that Colorado, from this time on, will be exempt from Indian raids."

A RICH AND TRUSTED CONVICT.

The Denver (Col.) *Tribune* is rather enthusiastic in its praises of Richard Mackay, who has just been sent to the Penitentiary in that State for eighteen months for manslaughter. It says: "He owns some of the best mineral claims about Nevada, in Gilpin County, and is reported to be worth from $75,000 to $100,000. His case was carried through all the courts, lasting nearly three years, and conducted by the best counsel in the Territory. He has spent $30,000 in the effort to get clear. Mackay gained the high opinion of officers and all with whom he had to do, and during his confinement in jail here was allowed regularly to go alone to his meals at Charpiot's and elsewhere, and the night before he was taken to Canon City, unaccompanied, went over and had an hour's chat with Judge Bromwell. He was always prompt to his word, and it is believed by officers here that he could have been trusted to go alone to the Penitentiary and deliver himself up."

LABOR IN MICHIGAN.

The Lansing (Mich.) *Republican* of Nov. 7 summarizes the reports of its State exchanges in the following paragraph: "Capt. E. B. Ward, of Detroit, says that the shock to the iron interest is as sudden as an earthquake, and he can neither collect the pay for iron furnished in the past nor obtain new orders; consequently, several hundred workmen have been discharged from his iron mills at Wyandotte. The demand for iron-ore in the Upper Peninsula has come to a stand-still. All the manufacturers in Detroit are shortening up their enterprises, and in the Saginaw Valley the lumber trade is exceedingly dull. The receipts of the railroads throughout the State are falling off. The banks are loaning no more than is absolutely necessary to sustain their best customers."

SANITARY REFORM.

ANNUAL MEETING OF THE AMERICAN HEALTH ASSOCIATION.

INTERESTING REPORTS UPON PHYSIOLOGICAL, EDUCATIONAL, AND SOCIAL CONDITIONS RELATING TO HYGIENE—SANITARY RELATIONS IN REFERENCE TO ARCHITECTURE.

The second annual meeting of the American Public Health Association was commenced yesterday at noon, in the hall of the Union League Club, Madison avenue, corner of East Twenty-sixth street. Dr. Stephen Smith, of the New-York Board of Health, President of the association, presided, and the following medical gentlemen were in attendance: Nathan Allen, Lowell, Mass.; E. H. Janes, New-York; J. H. Vandeman, Chattanooga, Tenn.; A. N. Bell, Brooklyn; George M. Beard, New-York; James G. Reeves, Wheeling; Ben. C. Miller, Chicago; J. M. Toner, Washington, D. C.; James Flagler, New-York; K. J. Williams, United States Navy, New-York; J. J. Woodward, United States Army, Washington, D. C.; A. A. Henderson, United States Navy, New-York; Peter Pines, Hyannis, Mass.; H. G. Jones, Evansville, Ind.; Aug. C. Hamlin, Bangor, Me.; J. C. Thecker, New-York; Chas. P. Russell, New-York; C. S. Mann, Brooklyn, N. Y.; C. B. White, New-Orleans, La.; P. De Marmes, King's Bridge, N. Y.; Chas. A. Leas, Baltimore; P. B. Mauran, New-York; Henry B. Baker, Lansing, Mich.; C. F. Chandler, New-York; G. W. Hough, Albany, N. Y.; John C. Peters, New-York; J. S. Billings, United States Army. This association was established in September, 1872, for the purpose of advancing sanitary reform, and already comprises in its ranks many of the most eminent medical men in the country. Among men who are especially devoted to sanitary studies and to the practical application of the principles of public hygiene, the necessity of such an organization, for conference, has long been felt and frequently expressed. They believed that through such an organization the cause of sanitary reform could be greatly advanced, important questions relating to science, policy, and modes of work could be discussed and settled, and harmony of opinions obtained, and co-operation in the administration of health laws secured. Dr. Smith, in his opening address yesterday, called attention to the existing position of our sanitary affairs, and pointed out the remedies required for the correction of the abuses which at present exist. After his address a preliminary meeting was held, at which several new members were registered. Dr. Billings, of the United States Army, having read a paper on the necessity of a National Medical Library, the association took a short recess until 2 o'clock P. M., after which it reassembled and the regular business of the session commenced. Below we give a report of the proceedings.

THE PRESIDENT'S ADDRESS.

Dr. Smith called the meeting to order, and having briefly sketched the objects and purposes of the association, stated that it was determined on the 13th of September last to hold the present meeting in New-York. Addressing himself to the questions of cholera and other epidemic diseases he said: The outbreak of cholera in the South-west and its rapid spread imposed a new duty upon the Executive Committee. The suddenness of the information, and the general want of preparation to meet it, seemed to the committee to devolve a duty which, as the representatives of the association, ought to be promptly discharged. That duty consisted in issuing for general circulation a memorandum embodying in plain language the latest information as to the best methods of preventing the spread of cholera. An edition of four thousand copies was printed and sent to towns where the epidemic was prevailing or liable to prevail. We have reason to believe that it accomplished much good, and that its lessons will be heeded by many communities during the coming season. The present meeting of the association is very opportune and should be fruitful in good results. It occurs at a time when the agitation for sanitary reform has reached fever heat throughout the entire civilized world. There never was a time when the people were so alive to all subjects relating to the preservation of public health. In England, which takes the lead of all other countries in enlightened public sentiment, sanitation has become an absorbing topic of public discussion. In this country, this agitation, though perhaps not so deep and all-pervading as in England, is exceedingly healthful and progressing. This is due in part to the devastations of epidemics like small-pox, cholera, and yellow fever in different parts of the country, but largely to the persistent agitation of the public press. However sensational the newspaper discussion may have been, it has undoubtedly done a vast amount of good, and has accomplished a result which would have required years of agitation through the ordinary channels. After referring to the beneficial results of the reclamation of waste lands in Great Britain, he said that the ability of the people to rid themselves of the vast majority of the diseases which afflict them is in truth only limited by their will. Every disease has its cause in ninety-nine cases out of a hundred, and that cause may be destroyed or arrested by human agency. True reforms cannot be established on the fears of a people, though fear may be a valuable element in arousing and fixing attention. We must seize the opportunity when public attention is aroused to inculcate sound practical truths. The principles of sanitary science are so simple and intelligible that the humblest person can learn and practice them. We must bring these facts home to the people, indeed, to the homes of the people; for public hygiene is but the application of those principles to the home life of the people. The family is the unit of the city and of the State, and if the family rigidly guards itself against disease in every form, the municipality and the State will be healthy. One of the immediate results of this meeting should be the organization of measures and the adoption of plans which will secure the co-operation of all the health authorities of the United States in a common defense against cholera. This terrible scourge of unprotected towns has already obtained a foothold upon our soil, and ravaged without let or hindrance some of the fairest portions of the great valley of the Mississippi. It is now in Winter quarters, and with the opening Summer will doubtless renew its march of devastation, and, perhaps, with tenfold power. Now is the most favorable opportunity to concert measures offensive and defensive against this common enemy. Whether this is an invasion of Asiatic cholera, or whether Asiatic cholera has become naturalized in our soil under the name of cholera nostri, is a matter of no consequence as far as it affects our duty. Under either name it is a foe which we can and must exterminate. One of the first great necessaries of such an organized effort is the existence of competent local boards of health in every district of the United States. Whatever special form of organization different States may adopt, one result should be sought by each, viz.: That every inhabited district shall have a qualified sanitary authority whose power and jurisdiction shall be equal to the abatement of every nuisance detrimental to the public health. The prevalence of cholera last season developed at once not only a deplorable want of preparation to meet and prevent its spread, but also a lamentable absence of all recognized authority to deal with the difficulty which favored its propagation in large as well as small towns. Cities like Memphis, and towns like Lancaster, Ky., the cholera history of which has been so graphically written, were nearly depopulated—towns which we had reason to believe would certainly have escaped the visitation had an intelligent Health Board been a fixed department of municipal administration. In the absence of such local boards it is impossible to secure that co-operation which will give complete success in dealing with wide-spread epidemics. We might as well attempt to defeat an invading army by leaving the country all exposed as to exterminate cholera by protecting only a few cities. The whole country must be so organized that wherever the epidemic appears it shall at once be met, and to render such efforts thoroughly effective every town should at once be placed under the most rigid sanitary supervision. Measures of every kind should be adopted, pure drinking water supplied, and the utmost cleanliness secured. With such organization and preparation secured throughout the entire country, who doubts our power to completely control cholera and prevent its ravages? The important and vital question presses upon us, "How can we secure over the entire country competent health boards, or, failing in that, how can we best organize existing health boards in a common plan of adopting and enforcing preventive measures. The President then formally invited the gentlemen present to the hospitalities of the City of New-York, and having described the wealth and prosperity of the City, said that beneath all this glitter and show, are the homes of the people, on the condition of which depends the substantial prosperity of the City. Here you will discover the vital defects in our civil administration. New-York can exhibit the greatest number of people to the square acre, the most populous tenement-houses, the most degraded under-ground population, the most dilapidated markets, and the most expensive system of food supply of any large city in the civilized world. In these vast tenement-houses, so overcrowded from cellar to garret, she educates the criminal classes which fill her Penitentiary, creates the vagrants which crowd her almshouses, and nurses the plague which fills her hospitals, and causes her enormous death-rate. These great sanitary and social evils are the unrestricted growth of two and a half centuries, and though great the reforms which have within that time been effected, I need not inform you that sanitary works do not appeal to the eye for recognition and admiration. The truth is that the field of sanitary labor is so much out of sight, so far removed from common observation, that the kind and amount of service it performs, and the real value of its labors are known by comparatively few of those who move in the better classes of society. Probably not a score of the best-informed citizens of New-York know the fact that as a result of the direct work of the Board of Health among the lodging-houses, cellars, and unventilated tenement-houses in the years 1868, 1869, 1870, 25,000 lives are now annually saved, and 60,000 cases of sickness prevented. How few realize that during the same period two epidemics—small-pox and relapsing fever—which have visited London, Liverpool, and other European cities to the utmost, not giving proper care to the destitute sick, have, by the most persistent efforts of the Board of Health, been prevented from gaining such epidemic prevalence in New-York as to cause even public alarm or to create any considerable tax for their cure. Unfortunately for the popular reputation of the Board of Health, as compared with other departments of the Municipal Government, the results of its most successful labors appear only in lives saved and sickness prevented among the lowly and unknown. It constructs no costly and imposing edifices, it builds no elegant and costly school-houses, it controls no islands covered with charitable institutions, it plans no magnificent public parks—in a word, it does nothing to excite admiration of the public or gain its applause. It has not even the poor privilege of cleaning the streets, and thereby appealing through the public eye to the public heart. It simply seeks to save human life. Its work is in the haunts of poverty, which are so low that they are neglected even by public and private charity. Its officers are found every hour of the day in the by-ways of the City and the pest-stricken districts, which all other ministers of mercy scrupulously shun, removing the wretched inhabitants of cellars to sun-lighted and well-ordered apartments, and opening to the sun and air the dark and noisome recesses of tenement-houses, and caring for the poor victim of contagious diseases, from whom all others flee. The reward of the laborers in the field of preventive medicine is little more than a consciousness of having contributed to the life and happiness of their fellow-men.

THE NECESSITY OF A NATIONAL MEDICAL LIBRARY.

Dr. Billings, of New-Jersey, next read a brief paper on the necessity of a national medical library, such as is to be found in Paris and the British Museum and the Royal College of Surgeons in London. He said that if the necessary funds were provided it would be comparatively easy to get the first 10,000 or 12,000 medical works, for about that number could at any time be found in this market.

OUR HOSPITALS.

Mr. Beekman, who has recently returned from Europe, informed the meeting that a comparison of the hospitals in Europe and those in America were greatly in favor of our own. He believed it was no longer disputed on the other side of the Atlantic that the chances of recovery were greater in the most squalid tenement-house, and in the most ill-ventilated cellar, than in the best ward of the best hospital in London or Paris. The result of the discussions of the association had been to diminish the number of days passed in sickness, and he trusted that their deliberations on this occasion would be the means of establishing some land-marks with regard to the treatment of cholera, and the spread of contagion, for we knew nothing with certainty as to the mode in which mischief was passed from man to man, or the condition in which the mischief was arrested.

The President then read the names of new members of the association, including Prof. Barnard, of Columbia College; Dr. Hanbury Smith, New-York; Dr. Conklin, Brooklyn, and several gentlemen connected with the Board of Health in Detroit.

AFTERNOON SESSION—THE LAW ON LONGEVITY.

The association reassembled shortly after 2 o'clock, and took up the fourth paper on the programme, by Dr. Nathan Allen, of Lowell, Mass., upon perfection of structure and function in the human body as a leading element of hygiene. The following are the chief points of interest in the paper:

After some remarks on the importance of the subject, Dr. Allen proceeded to notice the law of propagation, a law based upon a perfect standard of organization, and consisting of perfectionism of structure in each and every part or organ of the human body. And this furnishes the only standard for longevity, or the greatest prolongation of human life. The human body resembles a machine, which, if perfectly constructed and well adjusted in all its parts, will work and endure for a long time, but which breaks down and becomes useless or comparatively so if the parts are not well balanced or do not act harmoniously. Our pains and diseases are but deviations from this normal state, and the means and agencies employed for their removal look to the restoration and preservation of this perfect standard. Among the influences at work to produce changes in, or to undermine, our bodily systems, the most powerful, perhaps, is heredity or the law of inheritance. This depends for a beneficent effect upon a sound and healthy structure thus tending to prove the theory maintained, viz.: That the law of longevity is a corollary to, or the natural offshoot of, the law of propagation. He then proceeded to speak of the signs of longevity, such as symmetry of the body, quality of organization, &c.; and next upon the influence of climate, and upon mental hygiene. A mind well cultivated and disciplined, a cheerful and contented disposition, together with temperature and regular habits, are great promoters of health and long life. Hence greater longevity is to be found among civilized nations than among those that are not so. He then proceeded to give considerable space to an examination of the theory of M. Flourens, the great defect of which he considered to be that Flourens does not point out distinctly the great laws of health and life as based on physiology and external nature. He spoke also of the duration of human life, and the agencies that act upon the body to develop and preserve it, the laws of nature that affect it and are intertwined with each other, in the summing up of all which laws, as applied to a perfect organization, it is that we find the law of longevity. Some of the advantages which flow from this theory were next given by the speaker, but perhaps the most interesting and important position of his essay is that in which he applied the theory to life insurance. This is a topic of vast and increasing importance. Its history is singular in many respects, he said. Great reform is needed in regard to it. The theory here propounded is calculated to assist those who examine applicants for insurance, furnishing them with a true basis or rule of judgment, not leaving it to a mere matter of opinion or mere guess-work whether a given case is suitable for insurance, or at what rate or risk. He then spoke of the prerequisites of longevity, which may be classed under the heads of constitution, inheritance, and obedience to law, each of which were treated succinctly but interestingly, especially the last, under which he spoke upon the conditions of health, and concluded with again pointing out some of the benefits derivable from the theory inculcated. "If," said he, "every individual could be thus made acquainted with his own physiology, together with the laws of hygiene, we should soon see a most surprising difference in the relative amount of sickness, as well as of early mortality."

THE POWER OF THE HOUSEKEEPER.

Dr. Edward Jarvis, of Dorchester, Mass., followed with a paper on "The Power of the Housekeeper Over, and Responsibility for, the Health of the Family." He said that we were undergoing in our frame a constant change. New flesh and blood were supplied by food, obtained in the market or the kitchen. The processes of converting dead food into living flesh were the most delicate and exact, and their results were the most important that could occupy the attention of man. The conversion of dead meats and bread into living organism, brain, and muscle, and the endowment of lifeless, motionless particles with the power of motion and sensation and intelligence and thought must require an adaptation beyond the scope of chemistry and all the mechanics known to man. In this work nature did her part. She provided the circulatory apparatus and the means for the conversion of food into blood and flesh. What was done by nature was well done, and the rest—the selection of the food and its preparation for the table—was left for ourselves to do. And even here nature had given us power and observation to know what she wanted, and to search out the ways to meet it. We might well suppose that in this partnership of nature and man in the nourishment of the body, and in which she did her work with such precision, our part of the work, the cooking part, was not a matter of indifference, nor would the results be all the same, no matter how we provided and prepared our food. In this matter we had only one object, and that was to provide the food which could be converted into living flesh, and to make the best living flesh which should be endowed with the largest quantity of vital force, the best muscle for action, the best nerves of sensation, and the best brain, and thought, and intelligence. In this part of the work assigned to us there was only one condition, and that was to prepare such food and make such mixtures in the kitchen, and have them cooked in such a way that they could most certainly and most easily be converted into blood and ultimately into living flesh; and in proportion as this condition was fulfilled, life was meted out to those who eat. Here then came in the responsibility of the purveyor who provided the materials that were to be eaten and to the cook who prepared them. Animal life was strong or weak, comfortable or painful, active or sluggish, enduring or shortened, according as it was supplied with proper food and nourishment. A wise farmer once said in his hearing: "You cannot get more out of a cow than you can put into her." Every farmer knew that he could not get strength and muscle and good work from his oxen and his horses unless he gave them digestible, nutritive and strengthening food. Human life was, in this respect, subject to the same conditions as lower animal life, and even more. Man had a higher endowment and a more acute sensibility, and therefore he was more affected by his food. The whole measure of his life depended very materially upon the state of his digestion and the manner in which his housekeeper provided for and his cook fed him. As a general rule the stomach was sound, and sufficiently strong to fulfill its appointed purposes. It could easily digest and convert into blood all the prepared material that was necessary for the support of the animal body, provided that it was judiciously selected and properly cooked, but if the food in its quality or quantity and the manner of its preparation was unfit for the stomach, then the work of digestion was attended with difficulty and pain; it sometimes absorbs all the nervous energies of the whole system, and the sufferer is unfit for any other work, because the digestive process demanded all the power of the nervous system. In that state we had headaches, were nervous and torpid, and did not seem to have ready possession of our faculties. All these symptoms were to be referred to the state of digestion then going on, to the unsuitable burdens imposed upon it, the improper food provided for it, or the unsuitable way of preparing it. While making allowance for our own indiscretion and self-indulgence, for the pampered appetite, for our love of what we call good eating, and our careless indifference as to what we eat, there yet remained a great responsibility with the cook and the provider, who, in a great measure, made the man. The science of the kitchen was in a great degree the science of life. It had such a power to increase or to diminish the energies of people that it was worthy the study of the most gifted minds and the most untiring pursuit of the highest ambition. Many cookery-books have been written—in fact, there was a little library of them in this world. Many of them contained much that was useful, but unhappily some of them contained much that was evil, and encouraged much that stimulated an unhealthy appetite. On the whole, economy and appetite seemed to be the rule and purpose of these domestic books rather than the true and great purpose of cookery. They failed to teach the way of adapting the food to the stomach, and to show the way in which men and women might best be nourished by the materials which nature provided and the market offered. The position of housekeeper then was a high and honorable one. The housekeeper's office was a field for the exercise and display of talent, as high, if not higher, than most of the inventions of life demanded. Woman was not a housekeeper by instinct or a cook by nature, any more than a man was a shoe-maker or a carpenter by nature. Throughout the world there was a lack of intelligence of the law of life, and we did not give to it the talent and the time and attention that we gave to matters of far inferior importance. We did not employ any high order of intelligence in the care of our vital affairs. Women did the work as a matter of compulsion, and they forgot that in providing for their tables they were creating their own and their husbands' and their children's lives anew.

THE CAUSES OF BAD HEALTH IN AMERICAN WOMEN.

The next paper was read by Dr. James E. Reeves, of Wheeling, West Va., on the "Physical and Moral Causes of Bad Health in American Women." He said that the condition of bad health requires no exact and scientific description to make known its manifold sorrows, for its shadows are cast among all peoples and classes—the rich and the poor, the young and the old, the ignorant and the intelligent. All along life's pathway, indeed, are to be seen the withered fruits of its avenging presence. It is understood as the very opposite of good health, and without implying any fixed or specific standard of failure of the bodily organs akin to the generic term disease, its uncomfortable and unnatural sensations are easy of recognition, for not only the features but the spirits also vary and take their coloring according as the bodily functions are well performed. Both vegetables and animals are subjected, as the conditions for their integrity of structure and healthy existence, to particular laws called vital or organic. The term vital seems to distinguish them from the laws of inanimate matter; the term organic to imply the peculiar construction of their several parts, which are instruments for the performance of special offices or functions.

The animal body has been provided with organs precisely adapted to nourish and preserve it in activity, and thus is intimately related to all the agencies and movements that take place among material things. For example, the stomach requires food of a certain quality and quantity that digestion may be properly performed; the lungs air of such temperature and purity as shall not produce violent or difficult breathing; the limbs such a degree of prudent exercise as shall give strength and development to the muscles; the eye and ear light and sound of medium intensity, in order that the senses of sight and hearing may be exercised without pain and inconvenience; the skin, comfortably clothed with a due regard to season and the prevailing temperature of the atmosphere, to prevent chilling or overheating of the surface and the consequences of such extremes to the internal organs; and, may I not add, the mind cheerfully occupied and controlled by virtuous aspirations, in order to enjoy the peaceful fruits of a good conscience.

These are some of the simple requirements to preserve the body in the free and vigorous performance of all its various functions; and those who govern themselves accordingly, other things equal, not only possess bodily health, but along with it also *mens sana in corpore sano*. In other words, animal life is preconstructed in harmony with the external world, and the laws governing its relation to and dependence upon inanimate matter can never be infringed without doing violence to the body in some manner. They are a part and lot of the constitution of our nature, and their operation cannot be escaped. If we apply fire to combustible materials, we expect them to burn; if we throw up a stone, it must fall down; and just so surely does the penalty of suffering follow a violation of the ordinances of the Creator. How much and varied is the suffering in consequence either of ignorance or disregard of the laws of health! From a misapplication of the use of the physical agents beneficently provided by the Father of the universe to give health and strength, the integrity of some organ is impaired, and the individual, if not wholly and immediately incapacitated from accustomed bodily and mental labor, soon becomes enfeebled, and the fair form, which a few months before, may be, was the light and life of the family circle, is now wasting beneath the penalty of personal folly, made far more serious and grievous, perhaps, because of inherited peculiarities and vices, which have influenced the physical development and rendered it more susceptible to derangement of its functions and to disease.

NATURAL HERITAGE.

Natural heritage, or the transmission of qualities, corporeal, moral, and mental, is almost as old as the human family. The Sacred Writings abound with examples of its recognition. Historians and poets have alike, in both ancient and modern times, attributed personal and moral characteristics to parentage. Who has not heard the remark, "He is a *chip* of the old block," or, among more common people, "She is the very *spit* of her mother!" That "like begets like," is a law which everybody accepts and understands, as a matter of fact. It stands out so prominently in all the relations of life, its faithful illustrations are so familiar and constantly recurring, that the career of the child for good or evil, for intellect or imbecility, for refinement or vulgarity, for physical strength and symmetry, or feebleness and deformity, for health or disease, may with much truth be written even before its birth. In other words, so constant is the operation of this law, that the child may almost be said to be foredoomed to an unfortunate and miserable existence, or conceived to represent the highest and noblest specimens of the race. Among the very first inquiries concerning the new-born child is, "Whom does it favor?" and the correct answer to this question, nine times out of ten, will determine the life it shall lead, it uninfluenced by a different education, whether to reflect the father or mother, uncle or aunt, grandfather or grandmother in all of his or her peculiarities indicated by genius, infirmities of temper, idiosyncracies, and tendencies of bodily ailments and disease. Sometimes both parents are represented in the offspring, in physical development, as well as in capacity or quality of mind, in kind of disposition, or habits. Burns resembled his mother in features and general address; and from her he inherited that fondness for ballads and traditionary lore which was the germ of his subsequent poetical greatness. From his father he derived a robust but irritable structure and temperament of body and mind, and was constitutionally melancholy and hypochondriac. Lord Byron "strikingly combined in his own nature some of the very best and perhaps worst qualities that lie scattered through the various characters of his predecessors—the generosity, the love of enterprise, the high-mindedness of some of the better spirits of his race, with the irregular passions, the eccentricity and daring recklessness of the world's opinion, that so much characterised others." Indeed, such examples are before us every day if we would but stop to observe and interrogate them. Where there is a resemblance of character in the parents, the predominate trait, or impulse to virtue or vice, becomes all the more prominently developed in the offspring, unless restrained or modified by education directed to that particular end; and the same is equally true of the tendency to disease. If there is a tendency in both parents to the same constitutional or organic weakness, then the more surely and speedily does the offspring become the greater sufferer from the same infirmity or disease. In the offspring of consanguineous marriages, as a rule, there is not only both physical and mental inferiority, as compared with the standard of either parent, but the closer the resemblance of the parents to each other in bodily conformation, in mind, and in the agreement of any particular or prominent trait of their characters, the more certainly does Divine vengeance follow the issue with the seed of physical irregularity or deformity and feebleness of intellect. Hence the laws that have been so generally promulgated from Moses down to the present time against persons within certain limits of consanguinity intermarrying. Many lamentable examples history records of the degeneracy, and even idocy, of some noble and royal families from marrying nieces and other near relations; but no instance is given of a man of inventive genius or large general powers of understanding who was born of imbecile parents. They who have figured most conspicuously on the great theatre of life have been much indebted to inheritance for that vigor of body and intellect which has given them the mastery. So, in the language of Femelius, "it is the greatest part of our felicity to be well born; and it were happy for humanity if only such people as are sound of body and mind should be suffered to marry." The marks of tendency are indelibly written on the organization, and no language is more unmistakable. They not only represent, as already shown, individual peculiarities, but as reliably also the family traits and stock, whose high or low standing of character is fixed in the community. The distinction in old Virginia society, known as the First Families, though much ridiculed and sneered at in recent years as the "F. F. V's," is simply an aristocracy of good character and intelligence, which has been transmitted from generation to generation as a moral and mental heritage; and neither fire nor sword, nor poverty, and the upturning of the whole social fabric have been able to stamp out and reduce to an ordinary level its truly exalted caste. The truth is, every State and community has its "first families," who boast of their blood founded upon this law of inheritance, and by common consent are recognized as occupying a superior level in society. The farmer and stock-grower, however ignorant he may be of other matters, however ignorant and thoughtless of his own descent, and careless also of the physical, moral, and mental qualities he shall bequeath to his children, fully understands the operation of this principle, and is, therefore, very particular in the choice of breeds according to his several wants or uses, and the market value. He will tell you that he cannot only preserve the different species of animals, with all their peculiarities of form, and color, and habits, but by careful selection improve them wonderfully, as the exhibitions of stock at our agricultural fairs abundantly attest. The more surely to accomplish this aim to propagate a superior stock, all the weakly ones, the runts, and the deformed are soon killed off or in some other manner disposed of to prevent their multiplication. To look at the beautiful horses whose different development, dispositions, and trained qualities are so exactly fitted to serve all of man's varied uses; to observe the neat cattle and hogs, and then look at some of the owners, one would almost conclude that the brute was struggling for superiority over his master. What if something of the same energy and cautious selection were exercised in the growing of immortal souls, destined for eternity! Suppose parents were equally anxious and proud to exhibit fine specimens of their children—hearty boys and girls, without hereditary taint or blemish, of perfect form, with beautiful features radiant with the glow of health, as are the stock-growers to show off a span of fine-blooded horses, or other domestic animals, which, because of the select breed, and much care and training, have become so attractive and valuable—what an able-bodied, strong-minded, long-lived, and truly superior race of men and women would soon possess the world! In order to prevent the propagation of runts,

> ——"Whose infirm and baby minds
> Are gratified with mischief,"

it is not necessary that any puny, sickly children should be killed off in the same manner that the stock-grower or breeder disposes of his weakly calves and pigs. To prevent, if possible, the marriage of such people would accomplish as well the end in view.

In the vegetable kingdom the operation of this law is not less remarkably evinced in the effects of the process of grafting and inoculating. In the latter, the single bud or germ is inserted into the bark of another tree, and receiving juices and nutriment from it, still retains, when expanded into a branch, the peculiarities of the leaves, bloom, and fruit that distinguished the parent stem from which it had been taken. So it is with animal life. The young being has within itself at birth those distinctive characters announcing its parentage, and in due time "the child is father to the man." The intelligent physician understands the operation of this law of inheritance in its broadest sense. In the language of Dr. Watson, he sees not only "the complexion, the features, the stature of the parent, but the various successive phases of the parent's life, mental and corporeal, of health and decay, are often copied in the child; and in the absence of disturbing agencies, the son attains maturity, becomes gray or bald, acquires a stoop or a round belly, loses his teeth and memory, at about the same age, and often in the very same manner, with his father; that particular forms of degeneration and disease unfold themselves at similar periods in both, and thus it is that certain maladies, the tendency of which is interwoven with the original texture of the body, are rightly deemed to be hereditary." Examples of these help to make up the sum of the physician's daily toils in doing good, and while interrogating them in order to find out the way to successful practice, he, above all other men, becomes a witness of the sorrowful extent to which the sins of the parents are visited upon the children, even to the third and fourth generation. He will tell of the frequency of inherited insanity, consumption, scrofula, cancer, syphilis, epilepsy, and other convulsive disorders, hemorrhage, apoplexy, paralysis, gout, rheumatism, asthma, disease of the heart, dyspepsia, gluttony, drunkenness, suicide, cataract, long or short sight, quick or slow hearing, special idiosyncracies, external diseases—such as lepers, of deaf-dumbness, deformity or accidental deficiency of parts, the neurosis; and also of the rewards of good physical descent, with obedience to the laws of health adorned by a virtuous life, in contrast with a body tainted with hereditary disease and made more miserable by a life of vice.

HOME EDUCATION.

The influence of properly-directed home education in opposing and correcting inherited peculiarities and ills, is of immeasurable importance; but to be successful in the highest possible degree requires that it shall be begun in infancy. Parents, from misguided affection, are often the immediate agents of the ruin of the health and welfare of their children. The instinctive wants of an infant during the first year of its life are manifested by restlessness and cries; but whether want of nutriment, the privilege of motion, relaxation of the closely-fitting belts or bands with which it is girted from the hour of birth, of sufficient breathing space, of relief from extremes of temperature, whether heat or cold; from laborious digestion and its concomitants, or from the daily and nightly torments of an officious, over-smart nurse—each and all of these causes of uneasiness the loving, tender mother thinks to remove by putting the child to her breast. If the cries have proceeded from hunger or thirst then, of course, it is pacified; but if from any of the other mentioned causes it is soothed but for the moment, and soon again utters its distress. After a second or third failure at the breast, perhaps, it is bounced upon the knee, taken to the window, patted upon the back and shoulders, and a dozen other unreasonable efforts made, when, may be, it occurs to the agonized mother that "a pin must be sticking the baby;" and thereupon it is freed from its tight wrappings, gets a chance to take a good full breath, and then falls asleep before the offending pin has been found. Day after day, week after week, and month after month, this struggle of the mother or nurse goes on to keep the little darling quiet, each new trial, however, not only proving less successful, but a fresh cause of disturbance, and the failure of the effort is the excuse for Winslow's soothing syrup, or other stupefying poisonous dose with which it is daily drugged. At no time is the influence of the physical over our moral nature so strong as during the period of infancy and childhood. A suffering child is not only fretful and cross, but becomes peevish and ill-natured, according to the chronicity of the disturbing cause, yet the deductions from this truth are generally neglected by parents. If by any sort of good luck the child reaches the age when mixed food may be allowed, its cries, whether from sickness, hurt, or fright, are choked by food as in the first stage of its existence, and thus every day it grows older it is stuffed and crammed in faithful accordance with the Hahnemannic dogma, may be, *similia similibus curantur*. In other words, when the stomach is crammed the child is fretful and capricious; and it is still further fed and stuffed to soothe its fretfulness and capriciousness. It is not strange, then, that the digestive organs of children should become enfeebled, and fail in the healthy performance of their functions under the pressure of such abuse; it is not strange that the child should wither, look old, and become diseased, from such culpable ignorance and indulgence of the parents; it is not strange that so many children should die before they are two years of age; but it is really strange, indeed, that so many should live, who are fed and nursed after the accustomed manner. The moral effect of pampering the appetite of children is most melancholy. They are thus taught to regard eating and drinking as the chief end and object of life. The nobler senses and faculties of the mind, and the early cultivation of the kindlier feelings of our nature are all overlooked by the one sensual, selfish premium—gluttony. It is the bribe to prevent every threatened outbreak of passion; to reward every act of peaceable, or other good behavior; and for obeying mamma, who always keeps a tempting supply of candies, cakes, nuts, and fruits for her dear little pet. The accustomed manner of clothing children is scarcely less reprehensible and fatal in its effects upon the symmetry, health, and vigor of the body than the manner of feeding. Their garments should be, in every respect, perfectly easy, loose, and of a soft texture, so as to give freedom and activity to the muscles, and thus favor a graceful development and just proportion of the various parts of the body. In the great majority of instances bodily deformity, disease, and early death, are produced by nursery mismanagement, and this lamentable fact cannot be too often repeated, nor too seriously urged upon the attention of parents. Who, indeed can tell the number of children annually killed by low-necked dresses, short sleeves and skirts, thin stockings and paper-soled shoes, in order that beautiful breasts and shoulders, round arms, and pretty little legs and feet may be fashionably exhibited, and the mother complimented for the good figure cut by her precious little nymph! In their extreme anxiety to give delicacy of complexion and to impart graceful forms and carriage to their daughters, mothers more often adopt the very means best calculated to defeat the objects so ardently desired than to promote it. The apprehension that their limbs may become coarse and ungraceful, and their habits vulgar, has often been the means of depriving them of the enjoyment of either air or exercise sufficient to give strength and healthy activity to the body. The consequence of such unnatural restraint is that very frequently the foundation of a feeble, sickly, and languid habit is laid in infancy and childhood, rendering its unfortunate possessors capricious, helpless, and mentally unhappy, if not the subjects, also, of physical suffering through the whole course of their lives. It is a material error in the physical education of girls to condemn them from the cradle to a sedentary life, veiled or otherwise defended from every gleam of the glorious sunshine, and thus aiding directly, not only in the quickening of hereditary tendencies to disease, but in the acquisition of a highly-nervous temperament, and exposing them in after years a prey to dyspeptic and hysterical disorders most distressing themselves and often exceedingly disagreeable to friends and others in whose society they may be thrown. Girls should have the same freedom in their outdoor gambols as boys, for without fresh air and indulgence in bodily sports respiration and digestion cannot be fully performed. To fetter the muscular activity of children, under the pretense of improving their minds and manners, is not only in direct opposition to nature, but an insult to common sense. All forced development is contrary to the laws of nature and must end in abortion. Go into the common schools and there witness the effect of systematic fettering the muscular motions, and forcing the brains of children. See the closely-packed iron chairs in the imperfectly-ventilated rooms; observe the drill of the task and posture masters; look at the many pale-faced, poor little, puny creatures—some of them already stooped and deformed—of eight, ten, twelve, or fourteen years of age, who are severally pointed out by the teachers as the *smartest* children of the school, and hence are given prominence at every public examination; observe the delighted parents on such occasions, and how sedulously disposed they are to furnish every means to hasten the growth of the bud of promising genius at the expense or total neglect of the physical powers. Such training may be the best way to produce enervated puppets, or short-lived prodigies of learning, but, very surely, never to form healthy, pure-minded, well-informed and accomplished wives and mothers, fitted for a life of usefulness, and to bless the household. Parents aware of their own tendency to infirmities of body or mind, should be unceasing in their vigilance over their children, so as to prevent predisposition from becoming a habit. For example, a child of parents prone to epilepsy, apoplexy, or insanity, and who displays precocity of mind and great vivacity of feelings, should be kept from all irritants, either in the shape of food and drinks or applications to the outer senses, from strong appeals to the feelings, and be encouraged to bodily exercise, rather than to book-tasks, to hasten the development of the intellectual faculties beyond their strength. The very early activity of an organ, the consequence of its premature development, so far from being a reason for tasking it to greater exercise, should, on the contrary, be the sign for diminishing the supply of stimuli or agents capable of still further exciting it. But however good and perfect the home discipline, it cannot be successful without the hearty co-operation of the sensible school instructor, who not only ought to understand human nature, and know the parents by the children, but as able to teach the full use of the limbs, and how to wear a graceful carriage, as to lead the pupil through all the steps of a mathematical problem. In a knowledge and practice of the union of physical and mental culture, notwithstanding modern advances in science, and in multiplying the resources of art, we are greatly inferior to the ancient Greeks and Romans. With us of the present age—with the boasted system of free education in America—*mental cramming* is becoming too much the rule, while the body is left to waste and rust, or become feeble and sick, and soon die. Every reader of ancient history knows that the disciples of Socrates, and Plato, and Aristotle, and others of the peripatetic school, were treated after a very different method. They were accustomed to receive the instructions of their teachers in the groves and sheltered walks of the academy and lyceum, near Athens, when the mind was constantly pleased, and the ends of instruction promoted by health and cheerfulness. Then, strength of body and the endurance of fatigue were not thought incompatible with easy and graceful movements, as now, in the nineteenth century, by some parents whose pale-faced, corset-bound, and weak-ankled daughters, five days in the week, come tugging home from the poisoned atmosphere of the crowded school-room, with a great armful of books for evening study. What a contrast with antiquity! What a contrast even with the good, old-fashioned times, when were reared the stalwart men and brave-hearted women who laid the foundations of our independence and national greatness! But absurd and vicious as is the system of common school fettering and forcing; deplorable as is the physical condition of the children who are its victims; ignorant as are some of the political managers by whom it is generally run, it is not worse, probably, in its effects and tendencies than the fashionable boarding schools for young ladies, every one of which, no matter where situated, nor how governed, is carefully advertised as the best, and located in the most salubrious portion of the United States. Unless previously well governed and properly directed by the example and influence of a sensible, well-educated, prudent mother, it is a sad misfortune for a girl of ordinary good health and moral habits to be sent away to one of those polite establishments. And under any circumstances, it is a dangerous undertaking of parents to separate their daughters, just at the period of life when they are budding into womanhood, from the restraints and safeguards of home; but how much more hazardous when they are placed at a distant city school, there to associate indiscriminately with boarding and day scholars from any family that may present themselves, and may be to room with the very worst girl of the class. The question is not how shall they become learned, but how shall they, with such surroundings, escape demoralization and corruption? As commonly finished and seen, the fashionable boarding-school girl is nothing more nor less than a fraud upon her doting, self-sacrificing parents, a fraud upon her friends and upon society, and if she reach maternity it is but to propagate misery and misfortune. It is true that in the short space of two or three years she has gone through with orthography, etymology, syntax, and prosody, elocution, rhetoric, sacred and profane history, natural and moral philosophy, the higher mathematics, botany, geology, astronomy, physiology and hygiene, Latin, French, Italian, Spanish, German, embroidery, drawing and painting, vocal and instrumental music, waxflowers, and several other elegant accomplishments, but, unfortunately, in the plan of her education, every law of diet, dress, and physical exercise has been ignored; yet she reaches the commencement crisis with such an imposing flutter of brilliancy, cultivated for that special occasion, that it gilds over completely for the moment the very defective system of her training. Then, at the end of her college course, she returns home completely prostrated and broken down in health from the load of fashionable fooleries and extravagancies she has had to bear, and is a mere bundle of flabby muscles and unsteady nerves—with the bloom of health faded from her cheeks—wholly unfitted for all the serious duties of life, and pitiably ignorant also of woman's true mission, and the extent of her mighty influence upon the destiny of the race. Be it far from my purpose to depreciate the intellectual capacity or capability of woman—very far indeed from opposing the full and highest cultivation of her mental powers—far from discouraging her early introduction into the sweet society of the muses and the graces; but I do oppose that sort of mental training which pays no court to the goddess of health, which is directed toward the early development of the emotions which makes bodily exercise, the cultivation of the moral feelings, and the study of the economies of the household, all subordinate to the undue excitement of the intellectual faculties and senses, which makes our daughters frivolous and useless members of society—slaves to the pretensions of fashion, and the men walking advertisements of some mantua-maker's establishment. Open any one of the attractive catalogues annually sent forth to entice patronage, and read the grand array of science and the fine arts which is pretended to be taught. What common-sense father or mother can believe the half of it? The system is an unmitigated sham under cover, usually, of the softening influence of some branch of the Christian Church, and has thus obtained social sanction and respectability. To instruct the mind properly is the best method wherewith to elevate the heart. Nothing is so tender as wisdom tempered with female virtue, or so useless and disagreeable as ignorance and folly in a woman whose craving morbid appetite can only be satisfied by the excitements and fashionable vices of the world.

FASHIONABLE EDUCATION.

The present system of fashionable education needs no prophet to foretell the ruin that lies at the gate of the temple. Every sensible man or woman can read that reform is necessary to save society—to save the race from degeneracy and premature decay. We want, in its place, a system of education that will elevate woman, and help her to lift society from its grovelings; that will perfectly equip her for the great work of human progress; that will lead her to acquire the substantial virtues of economy, industry, skill, and prudence in every-day affairs; that will encourage good development and beautiful outline of the physical frame, and not require resort to a practice of barbarism to give color and the appearance of health to her cheeks; that will fit her for the exalted position of wife, mother, and to become the tender, vigilant, wise guardian and teacher of her children; that will make her self-reliant and able to meet the trials incident to society; that will call out the full strength of the affections, and give exercise to the warm, generous sympathies of her heart; that will make her as dignified as she is gentle, and true to her angelic character. The present fashionable curriculum amounts merely to an easy introduction to all the excitements of social life, and from the moment girls are pronounced finished and receive the parchment proof of graduation, they are fully set out in the search for a husband as the chief object. But the bridal veil is scarcely lifted from the brow, and the morrow of married life hardly opened, before the forced fruits of defective home and school education and subsequent fast living begin to ripen into sorrows in the bosom of the accomplished young wife.

FASHIONABLE WEDDINGS.

Yet even here she cannot stop for rest. In obedience to fashionable usages, and to be esteemed respectable, the bridal tour, occupying several weeks, perhaps, must be made among first-class city hotels and public places of interest and amusement, and by the time the accustomed extravagant round of honeymoon dissipation has been completed she is so much worn down, and utterly prostrated by continued excitements and excesses that her changed look is remarked by all her friends, and her anxious, really distressed mother—unmindful of the sins which have produced this state of affairs, and for which she, more than anybody else, is justly chargeable—must have the family doctor called to understand and tell what is the *cause* of the "bad health" of her daughter. Then come the weary days and sleepless nights of physical suffering that almost shuts her out from society. Her heart palpitates on the least exertion, and her pale, sunken cheeks, cold hands and feet, tell the poverty of her blood. She cannot bear tight corsets, and the muscles of her lower limbs are so weak that she can scarcely stand in the little narrow high-heeled boots to which she has been accustomed, much less take an erect, steady step; and her appetite, poor at best, is now entirely lost. Besides, her nervous system is completely unstrung; she is impatient and fretful, and sobs and chokes hysterically whenever the thought of her poor health forces itself upon her attention.

But the picture is not yet complete. Before it is finished there is a sorrowful background of domestic and maternal unfitness to be brought out. The fashionable young wife has been educated in æsthetics, but she knows nothing whatever of dietetics and good domestic management. She knows all about music and painting, and so skillful are her delicate fingers at the key-board of the piano and on the canvas that they seem as if directed by Divinity; but, nevertheless, she cannot bake a loaf of nice light bread, nor distinguish in the market stall a beefsteak from a roast, pork ribs from mutton chops. She is, however, thoroughly posted concerning the latest styles of French dress, and can distinguish at a glance the imitation of a fine lace from the genuine article; can make every variety of crochet-work, as well as the most beautiful patterns of embroidery, but withal she cannot cut out and make for herself even a calico frock, or her husband a shirt, much less prepare for him with her own hands, if Bridget should happen to be absent or on a strike, a good meal, and keep a neat, well-ordered home to sweeten the labors of his business hours. In other words, she is exclusively ornamental and expensive—is an entire stranger to the useful that would both smooth her own pathway and aid her husband in his early hardships—

> "For nothing lovelier can be found
> In woman than to study household good,
> And good works in her husband to promote."

By a healthy domestic education I do not mean domestic drudgery. Nothing of the sort. It does not require that the wife, to be useful to her husband and to society, shall become a common cook, chamber-maid, washwoman, get out of bed at 5 o'clock in the morning and go to market, burn and blister her hands with hot irons or sealing cans, or run the sewing-machine six or eight hours in the day, and nurse a cross baby all night. Such domesticity tends directly to degrade rather than elevate and ennoble, to destroy health rather than give vigor to the body and cheerfulness of mind; it is downright cruel and brutal thus to treat a wife. But it is no unreasonable thing to claim for woman the perfect consistency of the common-sense, substantial virtues of the household with a knowledge of the laws of her delicate, marvelous organization, and the highest culture and excellence in all the avenues of wisdom, sentiment, and affection. The majestic gift of maternity requires, as a condition favorable for the perfect and most beautiful performance of its functions, just such a happy, physical, moral, and intellectual balance—just such a rational and harmonious union of excellencies, in order to prevent weakness or disease, if not deformity, from being entailed upon innocent offspring. And what greater incentive than the knowledge of a mother's influence upon the development of her unborn child, could prompt the young wife to faithfully regard the sacred duty to take care of her health! Ignorance and disregard of the law of nature in this respect has helped to fill the world with sorrows that are propagating themselves from generation to generation.

THE FOLLIES OF FASHION.

Who that has seen the young mother all wounded, bleeding, and prostrate from a difficult labor through which she has barely escaped with her life—

> ——"When she feels,
> For the first time, her first born's warm breath,"

has not pitied her child-like unfitness for the serious duties before her? From the period of infancy her body has been tortured and forced into studied and unnatural attitudes by the tyrant fashion, and the mind carried far away from the study of life's stern realities, in order to encourage useless and frivolous accomplishments. At home or at school, she has not learned a single lesson in the least calculated to prepare her for the duties and responsibilities of the married state; and since her wedding day she has had eyes, but would not see; ears, but would not hear, the threatenings of nature's offended laws. For the purpose of concealing her pregnancy during the early months, and thus practice a supposed lady-like virtue, she has drawn her corset-strings tighter and tighter every day, in order not to appear vulgar in society, or fail to participate in all the fashionable dissipations of the season. When at last, however, her condition is no longer a secret among her acquaintances, she withdraws herself from society, and settles down into the most indolent and helpless retirement, than to long, and to wait—merely to feed upon "that good which is sensual," and without the faintest spark to thrill her bosom of the nobility that links maternity to the destiny and glory of the race! With such training from childhood—with such contemptuous disregard of the laws of health during womanhood, and especially after marriage—with such poor fitness for the throes of parturition—with such violence in the propagation of immortal souls! who, pray, can wonder at the feebleness and sickliness in fashionable life? Who can wonder that the *first born* are so frequently and speedily swept off? Who can wonder that there are so many unhealthy wives and daughters to try the skill of physicians and give them employment? Who is so blind as not to see that these pains and penalties are the legitimate fruits of the so-called polite system of female education? Surely, it is high time that a reformation should begin, not only in the higher seminaries of learning, but also in the common, or free schools, where are educated our laboring women.

THE LABORING CLASSES.

These all know how much a dollar is worth, and do not require the attendance of a lady's maid to help them disrobe and retire to bed after midnight, nor to rise after 10 o'clock the next day and dress for breakfast. They are the industrious, self-sacrificing wives, mothers, and daughters, in city and country, both rich and poor; all, indeed, who employ their hands and their feet and their brains, and whose sense of personal dependence and responsibility gives true nobility to their character, and blesses home and society with ten thousand thousand patient industries and real pleasures. At no period in the world's history was there such a demand as at present, for the activities and industries of woman apart from the ordinary tasks of domestic life. Energy and industry are no longer thought incompatible with the highest intellectual culture and refinement, and nothing represents more faithfully than this new era the tendency of the times in which we live, and a fairer average measure of the advancement which is occurring in society. In many departments of business, women's presence and active assistance is becoming more and more a necessity, and because of her better adaptation and willing service, she is fast weeding out the male weaklings who have reached the level of a dry-goods counter as the height and goal of their ambition. How very important, then, that her fitness for all the avenues of thought and action shall be encouraged and strengthened by a healthy physical development and good sanitary surroundings, that she may wield to the fullest extent her truly balancing power and influence upon society.

AMERICAN HOMES.

In the interest of all classes a long and bitter bill of indictment could be made against the common architecture of American homes, against the excessive heating of houses by furnaces, and against those housekeepers who, by a strange contradiction of fashion, as regularly cover up with curtains and shutters the large windows the carpenters have left to ventilate the rooms and let in the sunlight. The imperfect ventilation and overheating of houses is a most prolific agency in the production of disease. Our houses may be well enough to look at, but very few of them really are fit to live in; and if this declaration be true of the most genteel, modern or above-ground family residences, what shall be said in condemnation of the underground houses, and the various workshops where, from morning till night, the different classes of operatives are crowded together in a poisoned atmosphere? No wonder the occupants of such homes and the laborers in such establishments are languid, pale-faced, and cannot walk with an elastic step, nor that they suffer from headache, backache, disordered bowels, have poor appetite, and are dyspeptic and hysterical. The question is, How do they live thus surrounded, especially in Winter, when the windows and doors are tightly closed, and a hot stove and a dozen or two gas-burners are helping to consume the vital oxygen of the room, or a "register" is belching forth from the floors below large volumes of heated and vitiated air—then, where in the name of suffering humanity do they get from the necessary 43,000 cubic inches per hour of pure air to which every adult person has a natural right? And then, when the day's work is done, where do they rest and sleep? When the fact is stated that most civilized races spend about half their lives in bed, the importance of well-aired sleeping apartments can be appreciated. The great source of impurity in sleeping-rooms is the organic matter rejected by the lungs and skin, especially in disease, which attaches to the furniture and clothing, and is positively more deleterious than carbonic acid. It possesses a foul, unmistakable odor, which may at once be recognized by the sense of smell, but association and familiarity, so far from quickening the sensibilities and begetting increased disgust, very soon so blunts the perceptions that the sickening, poisonous breath, laden with organic germs, may be quaffed without the least consciousness of offense or danger. Yet what care the landlords or owners of such unhealthy tenements? What care they for the lack of sufficient cubic space, or for the laws of health, so the exorbitant rent comes from these slaughter-houses of poor helpless women and children?

THE HOUSES WE LIVE IN.

Another source of bad health connected with American houses is the prevalent or old style out-of-door privy, than which nothing is more disgusting and abominable; yet it is a remarkable fact that notwithstanding the stench constantly arising from the vault beneath, much unnecessary time is there spent upon the seats in reading and in conversation. The compulsory every-day exposure of health resulting from the habitual use of these temples of foul odors, is positively of the most serious character, but which is scarcely, if ever, thought of, either by the patient or physician in dating the beginning and searching for the cause of bad health. How often is it that the privy stands back in the corner of the yard, forty or fifty steps from the house, and so thickly covered with vines or shaded by shubbery that the rays of the sun cannot strike it long enough to dry out its damp floor, seats, and walls. With such provision for her convenience, it is strange that a woman who is comfortably housed during stormy and wintry weather, should be no inclined to resist it as long as possible, in order to save herself from wading with thin shoes through wet grass, or snow and ice, and sitting upon a damp, cold seat? A cold water hip bath at such a time would probably not be more hazardous.

THE HABITS OF DRESS.

Among the dangerous habits of dress the accustomed method of exposing the feet to damp and cold is productive, no doubt, of more suffering and untimely deaths among women than any other method of torture and slow suicide which the despot fashion has taught them to practice. What strong man could brave the Winter's mud, snow, and ice in such shoes as women wear at all seasons, and not lose his health? Would they themselves not laugh at the man, if not point him out as insane, who would thus foolishly dress his feet and endanger his life? And are women more hardy than men, that they can bear such exposure and not suffer therefrom? How inconsiderate the long-established usage of dress in Winter—that of muffling the neck and shoulders, and the hands and wrists in warm furs, while the feet are carelessly shod with cloth or very thin leather boots, and exposed in the streets to wind, rain and snow! Who can measure correctly the extent of the penalty of such folly, or number the painful recollections that attach to the words wet feet? It has been said that next to war and pestilence on the one hand, and sloth and intemperance on the other, cold is perhaps the cause from which the most serious diseases and the greatest destruction of human life results. But tell women—wives, mothers, and daughters—how they should clothe the feet to preserve health, and they will tell you flatly enough that they cannot bear those coarse, horrid, ugly, large leather shoes; that nothing is so comfortable or fits so nicely as cloth or thin leather boots, with small, high heels; and as for overshoes, they are too clumsy to wear, and are, therefore, out of the question. The prevailing style of tight-fitting, very small high-heeled shoes, not only paralyzes and destroys muscular strength and elasticity, but distorts the feet and ankles, producing corns and bunions, and entirely ruins a graceful carriage. Upon the most reasonable calculation, nine out of ten women before the age of twenty have, from this cause alone, deformed and suffering feet, which forever afterward gives them a cramped and hobbling gait. But deformity of the feet from tight shoes is of trivial moment compared with the distortion of the waist, and consequent damage to health, produced by corsets. The habitual constriction and displacement of important organs within the thoracic and abdominal walls, produced by tight lacing, is a most fruitful cause of bad health, and hence deserves the severest condemnation. Another absurd and very dangerous fashion of dress, is the habit of loading the loins and hips with heavy underskirts, while the upper part of the breast and the shoulders have but little more covering than is actually necessary to hide their nakedness. Unfortunately, these and all other bad habits or dangerous fashions of dress are not confined to any one class of women, as an exclusive right, but all alike—the mistress and her maid, the gay lady of the world and the honest, hard-working factory girl, the saleswoman and the cook—meet here upon this common level, and are of one accord in doing violence to their frail bodies.

EARLY MARRIAGES.

Whether the charge made by some writers that much of the ill-health of American women is the immediate result of early marriages be true or not, there can be no doubt whatever of the pernicious effect of those excesses usually practiced during the first year of married life, and it may be true that such abuse is one of the chief causes of the frightful mortality among first-born children. But be this as it may, it cannot be denied that women are often completely broken down and ruined in health and hurried into the grave in consequence of frequently-recurring pregnancy and child-birth. It is a common occurrence that many weakly, sickly mothers give birth to five or six children in six or seven years, and thus have around them, even before they are twenty-five years of age, a large and helpless family. They are, therefore, soon worn out, look older than they are old, and very often entail feebleness upon their offspring.

A NATIONAL CRIME.

The common effort to escape the consequences of such easy fecundity is the great crime of American women. In city and country, all over the land indeed, and among all classes, in church and out of church—this great evil is practiced and regarded as justifiable, not only to save the mother from suffering, but also to diminish the number of participants in poverty, and to insure small families and fewer cares to the rich. But alas! how frequently does the life of the mother pay the penalty of her sin! And if she does not lose her own life in the attempt, she is, to a greater or less extent, ever afterward enfeebled in health—a sufferer from prolapsus or other unhealthy symptoms, and the curse of God is upon her.

After referring to the terrible consequences which follow as the result of all excesses in the married state, the lecturer proceeded to say that if women were half as particular in selecting pure-minded, sound-bodied husbands as are men to find wives who are above suspicion, there would be fewer marriages, fewer premature births, and far less suffering among wives. Virtuous women should be true to themselves, and thus compel a higher standard of morals among men. Why should the man of easy virtue be honored and welcomed to their parlors, while the poor, ruined outcast and victim of his unbridled passions is denied to rest her weary limbs even within their gates? Let women require it as a condition of respectability and good character that men shall walk upon the same virtuous level, and be pure as they are pure.

HYGIENIC RULES.

While facts furnished us by history, as well as daily observation, go to show that longevity is in a great measure hereditary, it is equally a well-ascertained truth that the virtuous, those who take the most care of their bodies and minds, enjoy the longest lives, accompanied with the best health. In other words—that the normal span of human life, among all classes, may be encouraged by care and husbanding, or greatly abbreviated and squandered by neglect of hygienic rules. In the earliest ages of the world, human life was protracted to a very great length; but how few in these latter times arrive at the period which nature appears evidently to have marked out as the limits of man's earthly existence! The kind intentions of the Creator seems to have been completely defeated by the follies and extravagant gratifications of art. Who can wonder why instances of longevity among females are so rare, when the slavery of dress, and the so-called refinements and luxuries of fashionable life are considered? Who can wonder that bad health is so common in American women? Finally, and in the language of an old author, "They who owe their birth and education to healthy, well-informed, and industrious parents; they who from their earliest infancy have constantly breathed a pure, fresh, and dry air, and have been allowed the free and natural motion of their limbs in daily exercise; they whose persons and apparel are always preserved strictly clean; who in regard to their meals observe moderation, order, and simplicity, and drink nothing but pure water; they whose habitations are orderly, clean, dry, and well ventilated; they who have been accustomed from their youth to order, assiduity, and industry; whose reason and virtue have been fortified and improved by early instruction and example; and who have been taught to fear God, love mankind, and do justice to all—they, and they alone, can enjoy continued health and happiness, and have a well-grounded hope of prolonging their mental and physical powers to the latest period."

SANITARY RELATIONS AND HEALTH PRINCIPLES OF ARCHITECTURE.

A report on "Sanitary Relations and Health Principles of Architecture," by Carl Pfeiffer, C. E., Secretary of the American Institute of Architects, was read by the Secretary in the absence of the author. It is as follows:

The importance of the science of hygiene, or public health, involving as it does, the physiological, pathological, psychological, and in so far the physical, moral, and mental health of our race, is so transcendent that an association for the diffusion of knowledge in regard to its general laws, and for the establishment of such measures as are most likely to enforce the rules required by these laws, deserve both the earnest support and the earnest co-operation of every science included in its general scope. Dr. Mapother says: "After medicine, the professions most concerned in the preservation of public health rank those of the architect and engineer." I am here to speak to you not on the science of public hygiene, generally, but as an architect on the relation which architecture has to the science of hygiene. This relation is a very important one, inasmuch as the architect is called upon to furnish to the human body, by means of its dwelling-place, its house, the proper medium wherewith to regulate its intercourse with what is its chief food and necessity—"air." It is the dwelling-place, the house more even than the clothing man wears, which must bring to him, and bring to him in a proper condition, to be digested and changed into nourishment, this his chief food, and in proportion as this food exceeds in amount 3,000 times that of all other kinds which the body needs, is the science of building a proper house—proper for the climate wherein it is built, and proper with regard to the material whereof it is built—of pre-eminent importance to the science of hygiene.

Every adult inhales some 360 cubic feet of air in twenty-four hours. What the surface of his body needs, not as direct food, but to regulate its temperature, is immensely more; and it is the business of the architect to construct man's dwelling-place so that each individual shall have the full amount of his needs accessible to him every hour of the day.

EQUABLE TEMPERATURE OF VITAL IMPORTANCE.

Thus not only feeding but also regulating the temperature of the human body is matter often overlooked, and yet of equal importance. For so fixed and immutable is this temperature in a healthy body that the blood of a negro in equatorial Africa, or of an Hindoo in the heats of Asia, is no perceptible fraction of a degree warmer than the blood of a healthy Esquimaux near the North Pole. The atmosphere in which these different bodies live may differ as they do, by more than a hundred degrees, but if the clothing and the house do not neutralize this enormous difference, if the temperature of the body is allowed to sink or rise to any perceptible degree, sickness and ultimately death are the result. It is a wonderful hygienic instinct which leads the seal-hunter to build snow-huts, and the European in East India to erect houses of the thickest of walls. Hence the architect must keep both objects in view if he would not build hospitals and tombs for his clients instead of comfortable and healthy dwellings. Vast as are the technical requirements which his profession imposes upon him, apart from all sanitary considerations, the science of hygiene thus moreover demands from him that he should study—first, the climatological and meteorological phenomena of the place where he is to build; second, the geological condition of the ground upon which the building is to be erected; third, the material of which he is to construct the building—and on the basis of these studies he must arrange the proposed house in such a manner that it may both feed the human body with air and preserve its normal temperature. How these studies have been neglected the majority of our public halls, court-rooms, prisons, hospitals, asylums, churches, school-rooms, &c., are melancholy testimonials, not to mention private dwellings, tenement-houses, and hotels.

And here let me ask you who have this matter more especially in charge. Should not the law which protects men from adulterated food and adulterated liquor exercise its power also to protect him from adulterated air?

It is quite true that people get to be fond of adulterated whisky, coffee, bread, and the like, so fond indeed that they seem to prefer it to the pure article.

Thus, if you go into large work shops you will generally find the men bent on keeping fresh air out on coldish days, thinking that if they fill a work-room with the evaporations of their united bodies they will soon make it comfortable. Yet no reasoning is more fallacious than this. It is the fresh air, the cold air from the outside, which has the elements of heat in it when warmed by a fire, while the evaporated air of their own bodies is pregnant with chills, however much warmed.

You will always find, therefore, in closed workshops of such a kind that the workmen clamor for more fire. Why? Because what they conceive to be warming the evaporation of the bodies of their fellow-workmen is nothing but deathly iciness. To rid men of the false notion that an adulterated atmosphere, which seems warm, is not warming, constitutes one of the most difficult problems which you, as well as we architects, have to contend with. Almost all classes of men labor under its delusion.

THE SCIENCE OF VENTILATION.

The special science which has for its object this mediating between the body in the house, and the atmosphere outside of the house is called the science of ventilation—ventilation, from *ventus*, wind, a moving of air. Hence, the problem of that science is to effect such a moving of the air as may be needed to feed and regulate the temperature of the human body within the house by means of the house. There are two ways in which the air can be thus set and kept moving. First, mechanically, by means of fans, called the system of propulsion; second, by means of heated chimneys and flues, called the system of suction. In addition to these methods much is done by what is called natural ventilation; but this is not to be depended upon at all stages of the weather, nor at all seasons of the year; its operation depends upon three forces, viz.: diffusion, winds and the difference in weight of masses of air of unequal temperature.

I may here add that cleanliness in a building is an indispensable requisite in the proper working of any system of ventilation.

Of the mechanical means of ventilation I shall not attempt to speak here, for want of time, beyond saying that in all large buildings, nay, in all large cities, they are indispensable, however costly their arrangement.

Concerning the second, it is first to be observed that to some degree every house is of itself necessarily a ventilator; and thankful we ought to be that it is so. Streams of air pour continually from the outside through the walls into the inside, not to say through the ground on which the house stands. These streams may not be sensibly perceptible, as we perceive the water that oozes through the walls and the ground, nevertheless they are there, and constantly operative. Aye, and so powerful are these currents that you can blow out a candle held against the wall, close on the inside of a house, from the outside. Every wall is porous, particularly the mortar is porous and a most active ventilator, and walls are more porous in proportion as they are less moist, for moisture clogs up the bricks, stone, and mortar, and thus obstructs ventilation. Moist walls, therefore, being almost air-tight, are unhealthy in a double way—firstly, by the action of their moisture, which draws the heat from our bodies, making us shiver, and causing all sorts of rheumatic complaints; secondly, by obstructing the passage of the air. Hence also the great unhealthiness of our new buildings, to which I desire to call your special attention. Dr. Von Pettenkofer estimates that a newly-built house of fifteen rooms and cellar contains in its materials some 3,300 cubic feet of water, which must be evaporated before the house is properly inhabitable. Please realize this, and say whether or not the law, which considers it a duty to provide punishment for the adulteration of food, drinks, &c., ought not to punish people who go to live in newly-built houses wherein it is impossible to breathe any but adulterated air!

RELATION OF ARCHITECTURE TO HYGIENE.

One of the first principles of architecture in its relations to hygiene is that all the materials of a building should be dry and porous before it is inhabited, and kept so after.

The very furniture of a house can chill and produce rheumatic affections if it is damp and has been long in an unheated room, for in that case it acts as a power of suction upon our body, drawing out its vital heat. It strikes me as one of the barbarisms of vulgar notion that cold bedrooms are considered magazines of health; they are rather breeders of disease, unless they have ventilation beside their cold. People go to sleep in air-tight, cold rooms and believe they are doing a wondrous thing for their health, particularly if they have the bedroom well aired in the morning. Yet all the night long the air in the room stays unmoved and gets slowly poisoned, while the evaporation of the body settles upon the walls and makes them more and more air-tight. If any one, fresh from the outer pure air, enters such a room, he almost faints from the effects of the vitiated atmosphere; even as that open recluse of Walden Pond, Henry Thoreau, used to hold his nose when passing dwelling-houses the doors of which were opened for the first time in the morning. Cold rooms in Winter time, let me add, are not only uncomfortable for the poor, but active agents of producing disease, and the phenomenon of epidemics in cold weather, which has excited so much wonder, is a very natural consequence of neglected ventilation, and it is as one of the chief means of checking these Winter diseases and epidemics that Dr. Von Pettenkofer urges Governments, above all things, to supply the poor with fuel in Winter. For, to have ventilation, there must be difference between the air in the house and the outside air, just as to get ventilation by means of chimneys you must have fires in the chimneys. It is only when this difference exists when there is a cold layer of air pressing the warmer air upward, that ventilation results. But in his cold room, the poor man has no ventilation, and he is thus forced by the cold not only to freeze, but also to breathe a vicious atmosphere.

An erroneous idea seems to prevail in regard to healthfulness of our sleeping apartments; it is often asserted that they should be cold in order to be healthy; in alluding to this, a medical journal states that "a moderate amount of heat is needed in a bedroom, but *that* moderate amount is needed in Winter time. There is no advantage in going to bed in a cold room, nor in sleeping in a cold room, nor in getting up and dressing in a cold room. Persons may survive it; many have lost health by it. To have the chill taken off the air on going to bed and when dressing is comfortable and healthful. A room under 45° is a cold room for a sleeping apartment, and sleeping in an atmosphere in-doors lower than that is always hurtful, is always positively pernicious, for the simple reason that such a temperature causes the carbonic acid gas of a sleeping apartment to condense and settle in the lower part of the room, where it is breathed into the lungs with all its pernicious results. Sleeping in a room cooler than above named is especially dangerous to feeble and aged or invalid persons, as it tends to cause inflammation of the lungs. Persons may sleep out of doors with impunity when the thermometer is many degrees lower; that is because the out-door air is pure, is full of life, full of oxygen, without any admixture of in-door poisons; hence gives a vigor of circulation which keeps the whole body warmed to its natural point, resisting cold and all diseased conditions."

Cold, free, fresh air outside the house is indeed quite a different thing from cold, putrid air inside the house; a fact which, in examining the causes of diseases is too often lost sight of. Chimneys and flues that have no fire in them, far from ventilating, may rather become the means of hoarding and sweeping down disease into the room.

TWO FACTORS NEEDED TO MOVE AIR.

That two factors are needed for the proper moving of air should never be forgotten—a means of escape of foul air, and an inlet of fresh, pure air—and that the means of making these two factors operate upon each other is heat.

Thus do the walls speak to us of a life of their own, as Dr. Von Pettenkofer wisely remarks, so that Shakespeare was not so very extravagant, after all, when he made the wall speak and disclose its aperture, through which *Pyramus* and *Thisbe*—the human body inside the wall, and the air outside—speak to each other, kiss each other, and commit the like absurdities, so very essential to human health.

I have dwelled, perhaps, to an improper extent on the ventilation which a house may be made to furnish of itself, by means of its material, if properly dried after its erection, and kept dry afterward. This, however, is only a small item, and the chief ventilation of a house must always be procured by artificial means—that is to say, by chimneys, in one form or another; and these means must be increased in proportion to the exigencies of the building.

Thus it is estimated that there is required for every person every hour:

In hospitals, for ordinary patients, from 2,000 to 2,800 cubic feet of fresh air.
In hospitals, for wounded patients, 4,300 cubic feet of fresh air.
In hospitals, for epidemic patients, 5,600 cubic feet of fresh air.
In prisons, 2,100 cubic feet of fresh air.
In workshops, from 2,000 to 3,500 cubic feet of fresh air.
In barracks, from 1,000 to 1,650 cubic feet of fresh air.
In theatres, from 1,400 to 2,400 cubic feet of fresh air.
In meeting halls, from 1,000 to 2,000 cubic feet of fresh air.
In schools for children, from 400 to 500 cubic feet of fresh air.
In schools for adults, from 800 to 1,000 cubic feet of fresh air.

Enormous as these figures appear, they have been determined in two ways; by mathematical calculation and by innumerable experiments, all of which have corroborated the independent mathematical calculation. Ranke, in his *Grundzüge der Physiologie*, (Elements of Physiology,) fixes the average quantity at sixty cubic metres, or 2,118 cubic feet per hour, for each individual, as the necessary minimum amount. In cities it has to be considered, moreover, that each gas-burner needs the introduction of from four to five thousand cubic feet of fresh air every hour—facts all of which it is necessary that the architect should keep in mind in order to secure a sufficiency of artificial means of ventilation, whereby to furnish this amount of air, and furnish it in a proper quality of purity and warmth to make it conformable to the requirement of the human body. Of course architecture is mainly an art. I am quite well aware, and perhaps more sensitive than many of my profession upon this point. I desire that our houses, as well as all our buildings, should express, externally and internally, beauty; that harmony, symmetry, proper proportion of sizes, colorings, and the like, which fill the eye with that supernal satisfaction wherewith men are lifted as by the utterances of religion to a higher and nobler life.

ARCHITECTURE MUST NOT BE WHOLLY ÆSTHETIC.

But there is this about architecture—that it must not give absolute and undivided supremacy to its æsthetical side. The sculptor, who models a statue has only beauty in view; the architect, who builds a house, should primarily consider its adaptability to health and comfort, and then proceed to mold these ideas of health and comfort into the utmost possible picture of beauty. It is sometimes argued that ventilation is expensive, and that the cost is such as to preclude the general introduction of extended arrangements. To secure a considerable degree of salubrity in a dwelling at a trifling expense. Permit me to describe how this has been achieved. In all the rooms flues have been made to have the heat and the combustion of the gas taken away, and gas-burners have been placed within the ventilating flues and chimney flues over the mantel-piece to create a strong current whereby to facilitate ventilation. These are covered, where they would necessarily show in the rooms, by pictures, hung on hinges in front of the openings, leaving the gas-burners within. The same mode of heating the ventilating flues has been adopted for ventilating other domestic conveniences. Openings have also been made and registers put into the partitions communicating with the halls, and these are ventilated by sky-lights having ventilating cowls. These cowls will facilitate the outward and prevent an inward current. In case it should be desirable to close all the windows and doors of the rooms, perforated iron blocks have been built into the exterior walls, upon a level with the flooring beams, and the space between two beams is used as a conduit for the fresh air, and the outlet for it is placed, where possible, under the bed, by having a piece of the base-board hung on hinges, with an opening behind it to admit the air. A noticeable feature of the ventilation in the rooms is the placing of the ventilating registers in the ceilings instead of in the side walls. As they are placed they form a feature of ornament, whereas in the side walls they are usually difficult to arrange without being an eye-sore. For each flue in the ceiling a gas-light has been put in the same flue and accessible from the floor above, so that the ventilating flues can be heated and a more rapid current and increased ventilation obtained when desirable. The ventilating flues are also connected with the heating flues by branch pipes, for the purpose of exhausting the heat into the ventilating flues when it becomes necessary to shut off the heat, as it has often proved dangerous to shut the hot-air registers and retain the heat within the flues. At the same time this exhausting of the superfluous heat into the ventilating flues greatly facilitates the draft of the ventilating flues. The main stair-way also forms a great ventilating shaft, over which is formed a glass dome resting upon a cornice of stucco. The frieze of this cornice is formed of perforated wood-work representing a fine study of tropical foliage and birds. Its first appearance gives the impression of elaborately carved work, so ingeniously has it been painted and perforated. It is made of flat wood, sawed out to give the outline of the foliage and birds, and the shading and detail of forms has been done in color. Through the perforations of this ornamental work the foul air passes into the space between the glass dome and the outer sky-lights, and from there to exit through a ventilating cowl, three feet in diameter. The glass dome is illuminated. The gas-lights answer the double purpose of features of ornament as well as to greatly assist in the ventilation, especially upon the occasion of a large entertainment, when the house is filled with people, as by means of the heat of the gas the heat is constantly being drawn to the dome and there finds exit. The gas flames cannot be seen below the dome. For the supply of fresh air to each room special flues are provided, and connected with a steam heating apparatus, by which the air is warmed before it passes into the rooms.

IMPORTANCE OF GOOD DRAINAGE.

The matter of drainage was also well considered. All the soil and drain pipes extend along the level of the roof, and the roof is graded in various places, so as lead the rain-water to the soil and drain pipes, and as a further precaution against any smell from the drain, it has been connected, by a ventilating pipe, with the smoke flue beyond the range to guard against any odors that might otherwise escape from the drain pipe in case of their breaking. The importance of good drainage cannot be valued too highly in connection with public health. We find that the great plague of London and Westminster in the seventeenth century, as shown by the parish registers of the Church of St. Margaret, to have been attributable to the want of sufficient drainage, and to the narrowness of the streets and lanes. A more recent and convincing proof has been the sickness of the Prince of Wales, which was caused by the insufficient drainage of Londesborough Lodge.

It has been admitted of late that warming and ventilating ought to be defined more particularly than has commonly been the case before any building is commenced and incorporated with the original structure from its foundation, and since proper ventilation depends so largely upon a system of heating, I ought, perhaps, to say a few words upon several modes in use. The physiological effects resulting from particular modes of warming and ventilating inhabited rooms form a most interesting subject of inquiry, and are not only interesting as matters of scientific research, but they closely concern every individual member of the community. It is a question which affects not merely the personal comfort of individuals, but, according to the opinion of the ablest pathologists, it influences the health and affects the duration of life. Our dwellings are mostly heated by hot-air furnaces. The hot-air furnace, in its present form, was first employed at the end of the last century by a Mr. Strutt, of Belper, near Derby, for warming his cotton mills, and was soon after introduced into general use. Its distinctive feature is that its application of fire heat to metallic surfaces is a direct one, without the intervention of either water or steam, and it is this feature which, in my view, makes it utterly objectionable, except, perhaps, in cases where the object is merely to produce a drying and warming effect of considerable intensity for specific manufacturing or laundry purposes. In all other cases it is to be utterly condemned. Indeed, there seems to be a general concession that the heat produced by hot-air furnaces is of the most injurious character in its influence upon health. Dizziness, coldness and languor in the extremities, feebleness of pulse, fainting fits—such are some of the symptoms that have everywhere been noticed to accompany this mode of heating, undermining health in its most susceptible department—the nervous organization. Air heated thus artificially, without contact of water, acquires an aridity which causes it rapidly to absorb moisture from the skin and lungs of persons exposed to its influences, and the evaporation, by its refrigerating effect, contracts the blood-vessels at the surface, while other parts not being exposed to this influence become, in consequence, surcharged with the fluids which are repelled from the extremities. "There is a risk of dryness in air from highly-heated metallic surfaces," says Prof. Faraday, "which leads me to prefer it warmed by steam or hot water; 65° by the latter mode will not cause the air to lose any of its humidity, but by the former mode the air requires vapor of water to correct it." All observers, indeed, are agreed on this injurious characteristic of heating with hot-air furnaces, as causing the absorption of the necessary humidity in the air of rooms, and thus inducing the nervous disorders before mentioned, as well as being the cause of many other diseases. For as the dewpoint* of the air in a room rises beyond its proper degree, the dryness of the atmosphere draws a quantum of moisture from one body altogether beyond what the body can well spare. The most healthy state of the atmosphere can be obtained only when the dewpoint of the air is not less than 10° nor more than 20° Fahrenheit lower than the temperature of the room. When these limits are exceeded the air will be either too dry or too damp for healthy respiration. Moreover, this dryness of the air, which is the invariable result of hot-air furnaces, deprives the atmosphere, to an inordinate extent, of positive electricity, whereas the evaporation produced by steam heating excites it, and thus relieves the unpleasant and injurious effect of close rooms.

THE FORCE OF EVAPORATION.

"So greatly does evaporation affect the electric condition of the air," says Mr. Hood, "that the diurnal variation in the quantity of electricity follows nearly the same course as the exhalation of moisture, and evaporation is considered to be the principal source of atmospheric electricity." Then again, the air is always full of myriads of particles of animal and vegetable matter, partly emanating from our own bodies, and most of which are easily decomposed by heat; and experiments have demonstrated that the dry heat from metallic surfaces operates particularly most injuriously in effecting this decomposition. Hence the unpleasant smell in buildings thus heated, the atmosphere becoming a mass of putrid noxious matter. And not only," says Mr. Hood, "will the hot-air furnace, which is particularly liable to these objections, act powerfully in decomposing the floating particles of extraneous matter contained in the air, resolving them into sulphuretted, phosphuretted and carburetted hydrogen, with various compounds of nitrogen and carbon, but it will likewise decompose a portion of the vapor contained in the air, absorbing the oxygen and liberating the hydrogen." To this must be added that the iron of the furnace, when heated to a glow, is rendered penetrable to the various hydrogen and carbonic gases of the burning material, which thus fill the air with additional impurities, and, far from being an assisting agent in the ventilation of a building, the hot-air furnace considerably adds to the difficulty of providing the necessary ventilation. This is still more the case when the fire is kept high; for it has been fully established that air heated beyond a temperature of 212-250 degrees is unfit for breathing, and in furnaces it is often heated to a temperature of 300-400 degrees, at which it is of course utterly valueless for respiration. Indeed it is almost an impossibility, with furnaces to get air heated within the limit specified. Surely it is difficult enough to provide large public buildings with ventilation sufficient to supply them with pure air without increasing the difficulty by the introduction of a heating apparatus that of itself tends to fill the air with impurities, while it does not assist at all in the ventilation, and thus particularly to be remembered in the construction of public halls, court-houses, churches, &c., for vitiated air invariably produces those stupefying effects of a narcotic dullness, drowsiness, headache, nausea, &c., and all such feelings, which are utterly destructive of the state of mind above all needed in such buildings. But it is not merely a question of comfort that this matter of excluding furnaces from our public and private buildings should be considered, but as a most important question of health likewise. Few persons fully realize the vast consequences which result from impure air, and how seriously the duration of human life is affected by want of proper attention to this important subject.

Dr. James Johnson says that ague and fever, two of the most prominent features of the malarious influence, *are as a drop of water* in the ocean compared with the other less obtrusive, but more dangerous, maladies that silently disorganize the vital structure of the human fabric under the influence of this deleterious and invisible poison.

CARBONIC ACID INTOXICATION.

Indeed, to compress the statement in a few words, carbonic acid intoxication is the most terrible agent of disease, insanity, and immorality which we have to deal with, all the more terrible and dangerous as it is indulged in by all classes, by all ranks. The inhabitant of the most wretched house on Baxter street clings to the inhalation of impure air with the same fervor and love as the owner of the finest dwelling on Fifth avenue, who carefully shuts out pure air, under the pretext of excluding "draughts," and wraps himself up in the poisonous atmosphere as if it were of all things his best and dearest friend. And, what I desire particularly to insist upon, one of the most effective elements in the spread of this carbonic acid intoxication is the hot-air furnace. It not only impairs ventilation, but assists in the adulteration of air. To put a hot-air furnace in your house is like furnishing your milkman with chalk or your wine merchant with strychnine. As I said at the beginning, sanitary architecture is a matter of transcendent importance to the human race. Vitiated atmosphere is quite as injurious and stupefying as the worst alcoholic drinks. It spoils every dinner; it kills sleep; it is the greatest enemy of the preacher, in that it makes people stupidly drowsy and puts them asleep; it disarranges the whole natural organism. The Judge and jury in a court-room filled with pestilential air, as most of our court-rooms are, are as much under the influence of a deathly narcotic, as the inhalers of opium smoke. The poorer classes of our large cities suffer, probably, most from this demoralizing breathing of polluted atmosphere. It is well to preach temperance; but is it not also well, and of pre-eminent necessity, to preach and procure clean, pure air and healthy sunlight? What worse than folly to refuse the cup from which your friend has drank, and at the same time breathe into the inmost recesses of your body the air from the lungs of a promiscuous crowd, whether in rooms, halls, churches, or street or railroad cars, or from a pestilential neighborhood. When we contemplate the almost universal fear of draught—that is to say, fresh air—which pervades almost all classes of modern society, and from the effects of which our little children are made to suffer even more yet than the adult generation, it seems that nothing could be more timely than a crusade against this carbonic-acid intoxication, to which men seem so hopelessly given. For this breathing of foul air is nothing but intoxication, accompanied by all its evil effects, want of appetite, headache, sleeplessness, &c., and the cause of most of these sicknesses, which are most foolishly ascribed to pure air under the name of draughts. In conclusion allow me to say one word in regard to drainage, whereby I mean to include every kind of communication passing between the house and the ground upon which it is built. This ground is also porous, the more so, likewise, in proportion as it is dry, and is therefore also somewhat of a ventilator. At the same time, in the close streets of our large cities, where gas-pipes, sewers, &c., run through it to so vast an extent, it is also filled with innumerable agents of danger to health, all of which require the most careful watching on the part of the architect, and against many of which science has not as yet provided. Particularly in Winter, when the house, if heated, draws as it were the atmosphere and gases of the adjoining ground into its rooms, are these elements dangerous and sure to spread epidemics.

I suppose you all have read about that case mentioned by Dr. Reid, where about fifty members of one of the Royal Society Clubs at Edinburgh dined in an apartment which he had constructed so that the product of the gas combustion and the vitiated air were removed by a ventilating pipe, and large quantities of a mild-scented, fresh atmosphere constantly passed into the room. The gentlemen of the banquet were unaware of this arrangement, which had such an effect upon them that the caterer was struck with the enormous and increased amounts of food and wine dispatched with the utmost ease and nonchalance by the same men whom he had so often seen languishing over a dinner in the same, but foul-aired, room. Not one of them knew he had displayed an unusual appetite, and no one complained of headache or other misery at that dinner or afterward.

Thus, in the most manifold ways, is public health connected with architecture, and does the science of hygiene depend upon the co-operation of the builder. I shall feel satisfied if I have succeeded in illustrating this, in necessarily a very imperfect and fragmentary manner, by the statement of a few general principles.

The Secretary announced that, owing to the illness of Dr. Henry A. Johnson, of Chicago, Ill., his paper upon "The Relations of Climate to Tuberculosis, and the Relations of Phthisis to Other Diseases," could not be presented. The paper upon "Relations of Race and Nationality to Mortality in the United States," by Gen. Walker, Superintendent of the United States Census, would not be read, he said, until this morning, and that, owing to the absence of Dr. Bacon, of New-Haven, the consideration of his paper upon "The Influence of Existing Social Systems upon Health and Longevity" would be postponed. Letters were received from Dr. L. W. Williams, Medical Director and Surgeon of the United States Navy, and from Dr. A. A. Henderson, Medical Director and Surgeon of the United States Navy, expressing their inability to attend. A letter was also received from Gen. Barnes, United States Army, regretting that previous engagements prevented him from attending. The association then took a recess until 7:30 P. M.

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* Dewpoint is that thermometric temperature of the atmosphere at which vapor is condensed. By exposing a cold body to the air a fine dew is deposited on its surface, and by observing the temperature of this cold body the exact quantity of vapor contained in the air at that time is ascertained.

THE COTTON MARKETS.

MOBILE, Nov. 11.—Cotton quiet; demand moderate; Middling, 13⅞c.; Low Middling, 13⅛c.; Strict Good Ordinary, 12½c.; net receipts, 832 bales; exports, coastwise, 609 bales; sales, 800 bales; last evening, 450 bales; stock, 21,205 bales.

CHARLESTON, Nov. 11.—Cotton slightly easier; fair demand; Middling, 13⅞c.@13⅝c.; Low Middling, 13⅜c.@13¼c.; Strict Good Ordinary, 13⅛c.@13½c.; net receipts, 2,265 bales; exports to Great Britain, 2,681 bales; sales, 1,000 bales; stock, 36,555 bales.

NEW-ORLEANS, Nov. 11.—Cotton firm; supply light; Middling, 14⅛c.; Low Middling, 13¼c.; Strict Good Ordinary, 12½c.; net receipts, 8,508 bales; gross, 9,130 bales; sales, 3,000 bales; stock, 86,280 bales.

GALVESTON, Nov. 11.—Cotton strong; demand fair; Good Ordinary, 12⅝c.; Ordinary, 10⅞c.; net receipts, 1,969 bales; sales, 1,400 bales; stock, 25,501 bales.

SAVANNAH, Nov. 11.—Cotton easier and quiet; Middling, 13⅝c.; net receipts, 5,109 bales; sales, 1,796 bales; stock, 32,344 bales.

LIVE STOCK MARKETS.

BUFFALO, N. Y., Nov. 11.—Cattle—Receipts to-day, including 68 cars reported to arrive, 1,258 head, making a total supply for the week thus far of 2,805 head, or 165 cars, against 285 cars for the same time last week; market dull; no Eastern buyers in attendance, and no trade. Sheep and Lambs—Receipts to-day, including reported arrivals, 4,000 head, making a total supply for the week thus far of 4,600 head, against 6,000 head for the same time last week; market not yet opened. A number of flocks of Sheep held over from last week are pastured in the suburbs. Hogs—Receipts to-day, including reported arrivals, 5,500 head, making the total supply for the week, thus far 20,100 head, against a like number for the same time last week; market active at $3 40@$3 75 for rough to prime Hogs, the last quotations for prime Ohio Hogs, averaging 360 lbs.; about 4,000 head disposed of.

WATERTOWN, Mass., Nov. 11.—Beef Cattle—Receipts, 1,342 head; the prices for Cattle have not varied essentially from last week; sales of choice at $10; extra at $9@$9 50; first quality, $8@$8 50; second quality, $6@$7 50; third quality, $4 50@$5 50. Sheep and Lambs—Receipts, 9,270 head; the market for the various grades does not improve; there has been a decline of ⅛c. on Lambs, and fully ¼c. on Sheep; sales of Sheep, in lots, at $2 25@$3 50 each; extra, $4@$5 75; Spring Lambs, 4¾c.@6¼c. ℘ lb.

FOREIGN MARKETS.

LONDON, Nov. 11—12:30 P. M.—Consols for the account, 92½. United States 5-20 Bonds, 1865s, old, 91⅜; 1867s, 95½; new 5s, 90½.

1:15 P. M.—Erie Railway Shares, 34¼.

1:30 P. M.—Erie Railway Shares, 34.

2:30 P. M.—Erie Railway Shares, 33⅝. Paris dispatches quote Rentes at 57f.

3 P. M.—Erie Railway Shares, 33¼.

3:30 P. M.—The amount of bullion gone into the Bank of England on balance is £81,000. Erie Railway Shares, 33¼.

4:30 P. M.—United States 5-20 Bonds, 1865s, old, 91⅞. Erie Railway Shares, 33⅝. Paris dispatches quote Rentes at 56f. 95c.

5 P. M.—Paris dispatches quote Rentes at 56f. 90c.

LIVERPOOL, Nov. 11—12:30 P. M.—Cotton, to arrive, 1-16d. cheaper. Sales of Uplands, on the basis of Good Ordinary, shipped November and December, at 8d.; do., do., shipped December and January, at 8 1-16d. Breadstuffs—The receipts of Wheat for the past three days have been 16,000 quarters, including 13,000 quarters American. The receipts of Corn for the same time have been 1,000 quarters, all American.

1 P. M.—Cotton—The market is dull and unchanged. Sales, 10,000 bales, including 2,000 bales for speculation and export.

1:15 P. M.—Cotton—Sales of Uplands, on the basis of Good Ordinary, deliverable December and January, at 8 1-16d. Provisions—Pork, 71s. 6d. ℘ bbl. for Mess. Produce—Tallow, 38s. 6d. ℘ cwt.

2 P. M.—Breadstuffs—The market is quiet. Wheat, 11s. 5d.@12s. ℘ cental for Red Western Spring. Corn—32s.@32s. 3d. ℘ quarter.

2:30 P. M.—Cotton—Of the sales to-day 5,500 bales were American.

3:30 P. M.—Cotton—Sales of Uplands, on the basis of Low Middling, shipped November, at 8d.

5 P. M.—Cotton, to arrive, easier. Sales of Uplands, on the basis of Good Ordinary, deliverable December and January, at 8d.; do., on the basis of Low Middling, deliverable November, at 8⅞d. The market for Yarns and Fabrics at Manchester is quiet and unchanged. Produce—Refined Petroleum, 13½d. ℘ gallon.

LONDON, Nov. 11—Evening.—Calcutta Linseed, 61s. 6d.; common Resin, 8s. 3d.@8s. 6d. ℘ cwt.; fine Resin, 12s.@14s.; Linseed-oil, £30 ℘ ton; Spirits Turpentine, 31s. 9d.@32s. ℘ cwt.

HAVANA, Cuba, Nov. 11.—Exchange firm; on the United States, 60 days, currency, 53@55 premium; short sight, 60@62 premium; 60 days gold, 63 premium; short sight, 70@71 premium; on London, 82@83 premium; on Paris, 61@62 premium.

FINANCIAL AFFAIRS.

SALES AT THE STOCK EXCHANGE—NOV. 11.

SALES BEFORE THE CALL—10 A. M.

1100	Western Union.	49	600	Union Pacific.	16½
300	do....c.	49	200	do....b3.	15¾
500	do.	49⅛	300	Erie Railway.	39
400	do....c.	49¼	100	North-western.	36
1200	do....c.	49⅜	100	do.	35¾
600	do.	49¼	200	do....c.	36
100	do.	49⅛	100	North-west Pf.c.	55½
100	do....c.	49⅛	100	Rock Island.	88½
500	do.	49¼	100	Lake Shore.	62½
100	do.	49⅜	100	do....c.	62½
200	do....c.	49⅜	100	do.	62⅝
200	do.	49¼	100	do....c.	62¾
600	St. Paul.	24	300	do.	62⅞
400	do.	24⅛	600	do.	63
800	do.	24½	300	do.	63⅛
100	do....c.	24⅛	1300	do.	63
100	do....c.	24½	100	do....s3.	63
100	N.Y.C.& Hud..c.	80½	300	do....c.	63
300	do.	80½	400	do.	63
200	do.	80⅝	100	do....c.	63¼
100	do.	80¾	100	do.	63¼
200	do....c.	80⅝	200	do.	63⅜
200	do.	80⅝	100	do.	63¼
500	do....c.	80¾	200	Ohio & Miss.	22⅞
900	do.	80¾	300	do.	23
600	do.	80⅞	200	do.	23⅛
200	do.	80⅞	100	do....c.	23
200	do....s3.	80⅞	100	do.	23⅛
800	do.	81	300	Tol. & Wabash.	37
100	do....b3.	80⅞	200	do.	37⅛
10	do.	81¼	900	do.	37
300	do.	80⅞	500	do....s3.	37
200	do.	80⅞	100	do....c.	37¼
100	do....s3.	80¾	200	do.	37¼
600	do.	81	100	do.	37⅜
100	do....c.	81⅛	100	C., C. & I. C.	17⅞
300	Pacific Mail.	29	100	do.	17¾
100	Han. & St. Jo.	16⅝	300	do....c.	17⅞

GOVERNMENT STOCKS—10:15 A. M.

$500	U. S. 6s, '81 C.	113	30,000	U.S.5-20R.'67.	110¼
600	U.S.5-20 C.'62, e. bds., small.	106	1,000	U.S.5-20C.'65, new.	110⅜
3,000	U. S. 5s, 10-40 C.	105	1,000	do....c.	110¼

FIRST BOARD—10:30 A. M.

$3,000	Missouri 6s.	85¾	7	Cen. Nat. Bank.	60
3,000	N. Y. C. 6s, '83.	85	23	Fourth Nat. Bk.	80
4,000	N. Y. C. S. Bds.	81	50	N. J. Cen....b. c.	86¾
1,000	LongDockBds.	91	25	do.	87
5,000	Mich. So. S. F.	98	200	Con. Coal.	39¾
5,000	Pac. 7s, guar. by St. of Mo.	92½	100	do....b. c. c.	39⅞
4,000	do.	92¼	200	do.	40
1,000	Cen. P. G. Bds.	83¾	5	Del. & H. Canal.	104¾
12,000	do....b. c.	83½	100	Wells-Fargo Ex.	62
3,000	Un. Pac. 1st.	71	50	Adams Ex....b. c.	90
10,000	do.	71¼	40	U. S. Ex....b. c.	62
16,000	do.	71½	400	Pacific Mail..b. c.	29
15,000	do....s3.	71¼	100	do....b10.	29
2,000	do.	71¾	100	do.	29⅛
8,000	do.	71	100	do.	29¼
2,000	U. Pac. 7s, L.G.	60	100	do.	29¼
1,000	do.	60½	100	do....b10.	29¼
30,000	do.	61	300	do.	29½
10,000	do....b3.	61	100	do.	29⅝
20,000	U. P. 10s, Inc.	43	100	Erie....b. c.	39
1,000	L. Sh. Con. Co.	87	500	do.	38¾
1,000	Alt.&T.H.2dPf.	80	600	do.	37⅞
1,000	D., L. &W.1st.	100	300	do....b30.	38⅞
1,000	D., L. &W. 2d.	98	300	Cle. & P. G'd.b. c.	72½
3,000	Alt.&T. H. 1st.	90	100	L. S. & M. S. b. c.	63¼
1,000	D.L.&W.Conv.	93	100	do.	63⅜
2,000	Tol.&Wab.1st, St. Louis Div.	77½	400	do.	63⅜
5,000	Tol. & W. Con. Conv't.	73	500	do.	63¾
1,000	Gt.W. 1st, '88.	89	500	do.	63⅝
10,000	Gt. West. 2d.	73	200	do.	63⅝
2,000	C.,R.I.&Pac.7s.	98	150	do.	63⅝
2,000	Ohio&Miss.2d.	68	700	do.	63¾
1,000	M.&St.P.7s, G.	75	300	do....s3.	63⅜
6,000	Mor. & Es. 1st.	99	200	do....c.	63¼
4,000	do.	99½	200	do.	63⅜
5,000	C., C.&I.C.1st.	73	200	do.	63½
3,000	do.	73½	500	do.	63⅝
5,000	do.	73¾	200	do....s3.	63⅝
1,000	St.L.&I.M.1st.	87	400	do.	63⅜
5,000	B., H. & E. 1st.	22	400	do.	63⅝
1,000	Can. Sou. 1st. c.	59½	300	do....b3.	63⅜
3,000	O.&M.Con.S.F.	85	100	do....s3.	63½
22	Bk. of Commerce.	108	300	do.	63⅜
300	N. Y. C. & H. b. c.	81	500	do.	63⅞
400	do.	81¼	200	do.	63¾
100	do....c.	81⅛	100	do.	63⅝
300	do....s3.	80⅞	100	do.	63⅞
300	do.	80⅞	1100	do.	64
200	do.	80¾	20	Harlem....b. c.	105
100	do.	80⅞	100	do.	104
100	do....b3.	81	50	do.	105
300	do.	81	500	Uni Pacific...b. c.	16⅝
300	do.	81⅛	100	do....c.	16½
900	do.	81¼	1200	do.	16¾
200	do....s3.	81¼	200	Chi. & N.W..b. c.	36¼
100	do....c.	81¼	100	do.	36½
400	do.	81¼	200	do.	36⅞
200	do.	81⅜	100	Chi. & N.W.Pf.b.c.	55½
100	do.	81⅜	100	do.	55¾
300	do.	81½	100	Chi. & R. I. b. c. c.	88¾
100	do....c.	81⅜	10	do.	89½
100	do.	81⅝	100	do....s3.	88⅞
100	do....s3.	81⅝	100	do.	89
100	do.	81½	100	do....c.	89¼
300	do.	81⅝	100	do....b30.	90½
200	do.	81¾	100	do.	89
200	do.	81⅝	100	do.	89¼
100	do.	81½	100	Pac. R. of Mo. b. c.	27½
100	do.	81⅞	100	Mil.&St.P.b.c.b30.	25¼
500	do.	81⅞	100	do....b15.	25
1000	do.	82	300	do.	24⅞
300	do.	81⅞	200	do....c.	24¾
2800	W. Un. Tel. b. c.	49⅛	1100	do.	24¾
1000	do....s3.	49¼	100	do....b3.	25
200	do.	49⅜	400	do.	25
500	do.	49⅜	200	do.	25¼
300	do.	49⅜	100	Mil. & St. P. Pf.b.c.	46¼
100	do....s3.	49½	100	do.	46
1000	do.	49¼	100	do.	46⅜
500	do....c.	49⅛	200	do.	46½
300	do.	49	700	Tol., W. & W. b. c.	37¾
100	do.	49⅛	100	do.	37⅝
500	do.	49¼	300	do.	37⅜
1000	do.	49⅜	200	do.	37½
500	do.	49⅜	300	do....s3.	37⅝
400	do.	49½	100	do....c.	37½
900	do.	49⅝	100	do.	37½
100	do....s3.	49¾	100	do.	37¾
100	do....c.	49¾	200	do.	37⅞
100	do.	49⅝	121	Chi. & Alton.	90
700	do.	49¾	100	do....b. c.	90½
1300	do.	49½	60	Del., L. & W. b. c.	85
300	do....c.	49¼	100	do.	85¼
1400	do.	49⅜	10	do.	85¾
100	do....s3.	49¼	100	H. & St. Jo....b. c.	17
200	do.	49¾	200	do.	17¼
200	do.	49⅞	200	do....c.	17½
500	do.	50	300	do.	17¾
800	do.	50⅛	200	do.	18
100	do....c.	50	25	N. Y. N., H. & H.	113½
100	do....s3.	50	25	do....b. c.	113
100	do.	50	50	do.	112¼
400	do.	50⅛	400	Ohio & Miss. b. c.	23¼
700	do.	50¼	900	do.	23¼
100	do....c.	50¼	200	do.	23⅛
400	do.	50⅜	200	do.	23¼
300	do.	50½	100	do.	23⅜
300	do.	50¼	200	do.	23⅜
800	do.	50⅝	100	do....b3.	23½
1800	do.	50½	800	do.	23⅜
300	do.	50⅜	200	C., C. & I. C. b. c.	17⅞
400	do.	50½	700	do.	18
200	do.	50⅜	100	do....b3.	18
			300	do.	17⅞

GOVERNMENT STOCKS—12:15 AND 2:15 P. M.

$53,000	U.S.6s C., '81, b. c.	112¼	5,000	U.S.5-20C.'67.	111⅝
2,000	do.	112½	450	do. b. c. s'l.	110
5,000	U.S.5-20R.'62.	106⅛	1,000	do.	111
1,500	U.S.5-20 C.'64.	107½	1,000	U. S. 5-20 C., '67....2¼.	111¼
3,000	U.S.5-20C.'65.	107¾	500	do....small.	110½
2,000	do.	108	500	do....b. c.	111⅜
1,000	do....2¼.	107½	20,000	US. Cur. 6s, 2¼.	109½
20,000	U.S.5-20R.'67, b. c.	110⅜	3,000	U. S. 5-20 C., '68....b. c.	110⅞
15,000	do....2¼.	110¼	850	do....small.	110
5,000	U.S.5-20C.'65, new.	110⅛	11,000	U. S. 5s, 10-40 C....b. c. c.	105¼
10,000	do.	110	8,000	U. S. 5s C., '81, 2¼.	106½
2,000	do.	109⅞	10,000	U. S. 5-20 R., '65, new 2¼.	109½
5,000	do....b. c.	109⅞	21,000	do.	109⅝
20,000	do....2¼.	109¾			
1,000	do.	109¾			

SALES BEFORE THE CALL—12:30 A. M.

100	West. Union.	50¼	100	North-west....s3.	36¾
200	do.	50⅜	100	do.	37
100	do....c.	50½	200	North-west..Pref.	55½
600	do.	50½	500	Lake Shore.	63⅞
1200	do.	50⅜	500	do.	63¾
400	do.	50½	100	do.	63⅝
1000	do.	50⅜	300	do.	63¾
100	do.	50¼	1200	do.	63⅞
100	do....s3.	50⅛	1200	do.	64
800	do.	50⅜	200	do....b3.	64
800	do.	50¼	100	do.	63⅞
900	do.	50½	100	Rock Island..b30.	89¾
600	do.	50⅜	100	do....ex d.	84¼
600	do.	50½	100	do....c.	89
1000	do.	50⅝	200	St. Paul....b3.	25
200	do.	50¾	300	do.	25
300	do.	50⅞	800	do.	24⅞
100	do....b3.	51	100	do.	25¼
900	do.	51	200	do.	25⅜
50	Harlem.	105½	200	do.	25½
200	do.	105	100	Ohio & Miss...b3.	23⅜
100	Pittsburg.	73¼	100	do.	23¼
300	N. Y. C. & Hud.	81¼	200	do.	23½
900	do.	81⅜	100	do.	23⅝
200	do.	81½	100	Ohio & Miss....Pf.	56
300	do.	81⅞	100	Tol. & Wab.	37⅝
1000	do.	82	100	do.	37¾
200	do.	81¾	100	do.	37½
300	do.	81⅝	100	do.	37⅝
300	do.	81¾	100	do.	37⅜
100	do.	81⅝	200	do.	37⅞
100	do.	81¾	100	do....s3.	37
200	do.	81⅞	100	C., B. & Quincy.	85
500	do.	82	100	Chic. & A....Prf.	91
300	Pacific Mail.	29½	100	C. C. & I. C.	17⅞
300	do.	29⅝	400	do.	18
700	Union Pacific.	16¾	100	do....b3.	18⅛
900	do.	16⅞	100	do.	17⅞
100	do....b30.	17⅛			

SECOND BOARD—1 O'CLOCK P. M.

$2,000	Mo. St. 6s.b.c.	86¼	300	West. U. Tel..b.c.	51⅛
1,000	Mo. 6s, Han & St. Jo. is.	82¼	600	do.	51
10,000	S. Car. 6s, n., Jan.&Jy.b.c.	9	600	do.	51¼
1,000	U. Pacific 1st.	71¼	300	do.	51⅛
4,000	do....b3.	71½	1000	do.	51
8,000	do.	71½	300	do.	51⅛
5,000	do....b. c.	72	200	do.	51¼
10,000	U.Pac.7s,L.Gt.	62	100	do.	51⅜
9,000	U.Pac.10s,Inc.	43½	400	do.	51¼
25,000	C.Pac.G.B.b.c.	83	800	do.	51⅜
1,000	O.& M.Cons.B.	88½	400	do.	51½
1,000	O.&M.C.S.F.B.	85	700	do.	51¾
5,000	C.,C.&I.C.1st.	74	200	do.	51⅝
4,000	H.&St.Jo.8s,C.	65	300	do.	51⅞
1,000	D.&H.Reg.'91.	100	400	do.	52
1,000	L.&N.Con.,'98.	87	300	do.	52⅛
800	N.Y.C.& Hud.b.c.	82	100	do.	52¼
600	do.	82⅛	100	do.	52⅝
400	do.	82¼	600	do.	52½
400	do.	82⅛	200	do.	52¾
100	do.	82⅜	400	do.	52⅞
300	do.	82¾	300	do.	53
400	do.	82¼	600	do.	53⅛
300	do.	82⅜	300	do.	53⅜
100	do....s3.	82⅝	400	do.	53¾
900	do.	82½	400	do.	54
200	do.	82⅞	200	do.	54¼
400	do.	83	1000	do.	54½
200	Pac. Mail.b.c.b3.	30	200	do.	54⅝
300	do.	30	400	do.	54¼
600	do.	30¼	800	do.	54
200	do.	30⅛	200	do.	53½
30	American Ex.	50¾	300	do.	53¼
100	Harlem Railroad.	105	300	do.	53
100	do.	105⅛	100	do....c.	53
100	do....b. c.	106⅛	300	do.	53⅜
200	L.S.& Mich.S.b.c.	64¼	300	do.	53¼
300	do.	64⅛	500	do.	53
200	do.	64¼	400	do....s3.	53⅛
300	do.	64⅜	300	do.	53
500	do.	64½	500	do.	53½
300	do.	64⅝	700	Mil. & St. P. b. c.	25½
200	Union Pac....b. c.	16⅞	30	M.&St.P.Pref.b.c.	46¼
100	do.	16⅞	500	Tol., W. & W.b.c.	38
900	do.	17	100	do.	38⅛
100	do....b3.	17	200	do.	38⅛
100	do.	17⅛	300	do.	38¼
60	C.&P.Guart'd.b.c.	73½	52	Del., Lack. & W.	86
200	do.	74¼	48	do.	86½
50	do.	74½			
100	Chic. & N. W.	37	10	Chic.&Alton Pref.	92
100	do....b. c.	37	400	Ohio & Miss..b.c.	23¼
100	do.	37	100	do.	24
100	C.&N.W.Pref.b.c.	56	100	do.	23⅞
100	Chic. & R. I. b. c.	89	100	do....b5.	24½
100	do....c.	89	400	Col., C. & I.C. b.c.	19

SALES FROM 2:30 TO 3 O'CLOCK P. M.

$1,000	U. S. 5-20 R., '65.	109⅜	400	N. Y. C. & Hudson	83
1,000	U. S. C. 6s,'81.	112⅜	600	do.	83⅛
4,000	U. S. 5-20 C., '62.	105½	300	do.	83¼
500	U. S. 5-20, C., '68.	111	900	do.	83⅜
500	do....small.	110¾	1700	do.	83½
100	Pacific Mail.	29⅞	500	do.	83⅜
400	do.	30	100	do....c.	83⅝
100	do....b30.	30½	700	do.	83¼
100	do.	29¾	100	do.	83⅛
100	do....s3.	29⅝	600	do.	83
200	Western Union.	53¼	500	do.	83⅛
100	do.	53⅛	300	do.	83¼
400	do.	53	47	do.	83½
300	do.	52⅞	200	do.	83⅜
400	do.	52¾	1900	do.	83¼
200	do.	53	900	do.	83⅛
100	do.	53⅛	500	do.	83
600	do.	53	500	do.	82⅞
400	do.	52⅞	1000	do.	82¾
700	do.	53	600	do.	82⅞
500	do.	53⅛	100	do....b3.	83
300	do.	53¼	100	Harlem.	106⅝
300	do.	53⅜	100	do.	107⅝
200	do.	53½	100	do.	107½
2000	do.	53⅜	200	do.	108
100	do.	53¼	100	do.	108⅛
600	do.	53⅛	200	North-west. Pref.	57
200	do.	53¼	200	St. Paul....b3.	25¼
300	do.	53½	13	do.	25⅞
100	do.	53⅝	100	Lake Shore.	64⅝
200	do.	53¼	200	do.	64⅜
400	do.	53	500	do.	64⅞
500	do.	53⅛	300	do.	65
2600	do.	53	200	do.	65¼
100	do.	53¼	300	do.	65⅝
1100	do.	53½	600	do.	65¼
400	do.	53⅝	600	do.	65
100	Rock Island. x. d.	85⅞	200	do.	64⅞
100	do....b10.	86	500	do.	64¾
35	do....b3.	86½	300	do.	64⅞
200	Union Pacific.	17⅛	500	do.	64½
300	do.	17¼	100	do....s3.	64½
100	do....b3.	17⅜	100	do....c.	64¾
700	do.	17⅜	400	do.	64⅝
200	do....s3.	17¼	400	do.	64¾
400	do.	17¼	100	do.	64½
300	do.	17⅛	200	do.	64⅝
800	do.	17	300	do.	64¼
100	do....s3.	17	600	do.	64⅛
500	North-western.	37⅛	100	Han. & St. Jo.	17⅝
100	do.	37	100	do.	17
100	Tol. & Wabash.	38¼	200	do.	18¼
200	do.	38	100	do....b3.	18
100	do.	38⅛	200	do.	17
			100	Ohio & Miss.	23⅞
			300	do....b3.	24
			200	do.	23¾

TUESDAY, Nov. 11—P. M.

The new rules of banking presented to the Clearing House Association, to-day, on a unanimous report from one of the ablest Committees that could have been selected for the reform of the recent unsafe, and, in many respects, vicious practices of allowing interest to Country Banks and certifying for Brokers, absolutely necessitates the adoption of something like the London system in the future conduct of the speculative or time business on the Stock Exchange. The Associated Banks can no longer be used for clearing the immense transactions of the Exchange. The sales and purchases other than for cash on the same day must be settled through some other than the long-used and long-abused system of Bank certifications, involving daily clearings, at the risk of the Banks, of $40,000,000 to $60,000,000 per day. The new rules cannot be circumvented. In the first place even certified checks are taken and deposited at the risk of the Brokers. No responsible Broker, therefore, could afford to wink at any violation of the rule requiring deposits in Money to be made in advance of the certification. His deposit in his own Bank of the certified check of the party to whom he delivers Stocks, on another Bank, does not release his responsibility both for the drawer and certifier of the check. If drawn on a weak Bank or on any Bank emulous of a free business with the Brokers in the way of certification, the check would be quite as good as a deposit without certification. The Clearing-house Association are not responsible for the certifications of each other, nor do they hold their members bound to take certified checks on each other indiscriminately. This last fact is an additional check upon the violation of the letter or spirit of the rule against uncovered or excessive certification. Whenever a Bank is suspected or discovered in complicity with reckless Brokers, its checks can be refused by the other Banks without notice to the Clearing House and without giving particular or specified reasons for such refusal.

On the point of Interest on Deposits, the new rule is salutary as keeping the surplus means of the Country Banks for employment at home. If at certain seasons of the year there is not sufficient employment for their temporary balances at home, they can well afford to leave them in New-York, or in other redemption cities, free of Interest. They will have no right, as heretofore, to send even their own idle Notes of Circulation to New-York, in the dull Summer seasons, for the purpose of making Interest thereon at 4 or 5 ℘ cent. On the other hand, the inducement with the Associated Banks in New-York, Philadelphia, and Boston will be to establish an Assorting Office of their own in the Clearing House, through which the National Bank Notes, when in redundancy, can be presented for redemption every morning. In these three cities about ninety ℘ cent. of the entire National Bank Circulation is now redeemable. It has not been systematically assorted for daily redemption heretofore, because all suggestions of an Assorting Office in this City have been opposed by certain leading Banks here that were conspicuous as redeeming Banks, and equally conspicuous for bidding against each other for Country Bank accounts on Interest.

The breaking up of the Interest system will not divert Country Bank balances to Private Banking Houses. The recent sad experience of this class of Brokers and Bankers is not likely to be lost upon the houses of first respectability which are still left standing and in good credit. Besides, another of the new rules will forbid the clearing of their checks, unless drawn directly upon, in place of being drawn payable at, some one of the Associated Banks. It will not divert other deposits than Country Bank balances, for the sake of Interest on Money subject to check, without notice to the Trust Companies, whose wide departure of late years from the legitimate object of their creation recently brought disaster upon two of their number; or to Warehouse and Security, or Guarantee and Indemnity, or State Loan and Trust Companies, or Mortgage Companies, or any other of the financial intermediaries which have heretofore competed with legitimate banking in the line of deposits, and whose checks were cleared unquestioned through the Associated Bank Clearing-house.

In regard to the Savings Institutions, the rule against allowing Interest on their balances at Bank will prove most salutary. Their Trustees have really no right to place their needful Cash balances in any other depository than their own vaults, for the sake of making Interest. The recent sudden and general suspension of Cash Payments in Greenbacks by the Associated Banks, at a most critical time for the Savings Institutions, should be a lesson on this subject not to be forgotten. And we are not disposed to believe that any respectable Bank will vote against this new rule because made applicable to Savings' Money heretofore lodged with it on Interest. Both the Banks and Savings Institutions have been grossly at fault by such practice, the first in allowing and the last in taking Interest on Money subject to be instantly called for, not in certified checks, but in Greenbacks or National Bank Notes. We must be pardoned for saying so, after the extreme peril which threatened the Savings Institutions, on the failure of the Associated Banks in September to pay Greenbacks over their counters.

Another objection has been mentioned to the new rule as affecting the old and valuable accounts of certain Kentucky and New-Orleans Banks with the Bank of America. But this is best answered by the fact that the President of the Bank of America is one of the able Committee who report the new rules. It is not likely that the accounts referred to will be less valuable to his Bank hereafter, and certainly not less secure for his correspondents.

There was no darker financial news from abroad to-day than we had at the close of last week, which announced the Bank of England rate of Interest at 9 ℘ cent. On the contrary, the Cables are somewhat reassuring, and it seems doubtful whether any further advance will be made in the rate of Interest. In our own market Bills on London at sight are partially easier than yesterday, but the rates are still too high to admit of Gold shipments this way as an Exchange operation. Sales at 98½@98¾ ℘ cent., or, by the old reckoning, 108@108¼ ℘ cent. The 60 days rates are also easier on a free offering of Exchange making against Cotton shipments. We quote at 95¾@96 ℘ cent.

The Bank movement continues to gain strength in Greenbacks and National Bank Notes, and probably also in Gold Notes, and Money is lending on call at 7 ℘ cent., (in exceptional instances lower,) where the collateral is unquestioned and the credit of the borrower good, and at Bank the rate is the same to mercantile dealers where they have fair claim to accommodation. In regard to the question of future Bank reserves, we understand that the Select Committee of the Clearing House recommend that at least 15 ℘ cent. be hereafter held in reserve in Greenback Notes, which would be a check upon the practice so freely indulged last Summer by certain Banks who were in complicity with Jay Gould in lending Currency on Gold Notes, and then counting these Notes as part of their own reserve.

This being the third successive day of the better feeling on the Stock Exchange, the *Bearish* interest in the market from last week's business seemed to take alarm on their *shorts* in the New-York and Western Stocks and in Western Telegraph, and the competition to close out these contracts with the demand from new buyers, who are encouraged by easy Money, was decidedly animated, and carried the advance in prices, in some instances, 2½@3 ℘ cent., and in the case of Western Union 6 ℘ cent., over the closing figures of last night. The extreme rise was not quite sustained in the Afternoon, but the general look of the market continued strong, and at 3 o'clock the following quotations were made as compared with Monday night. The sales of Gold through the day were at 107½@107⅜ ℘ cent., and attracted no particular notice:

Closing Quotations—Nov. 11.

	Monday.	Tuesday.
United States New 5s	106¾	105½
U. S. 5-20s, May and Nov.	108	108
U. S. 5-20s, Jan. and July	111½	111⅜
American Gold	107½	107½
Bills on London, 60 days	105½	105½
N. Y. Central and Hudson	80¼	83
Chicago and Rock Island	88¼	*86¼
Pacific Mail	28½	29⅝
St. Paul Common	23½	25
Ohio and Mississippi	22¾	23⅞
Western Union	48⅜	53⅝
Erie	38½	38½
Union Pacific	16¼	16⅞
Lake Shore	62⅜	64½
Toledo and Wabash	36⅜	38⅛
Harlem	103	106½
North-west	35½	37

* Ex dividend.

UNITED STATES TREASURY,
NEW-YORK, Nov. 11, 1873.

Gold receipts	$330,872 11
Gold payments	225,315 02
Gold balance	49,196,429 67
Currency receipts	711,281 35
Currency payments	348,526 93
Currency balance	6,360,499 81
Customs	238,000 00

The Stock Brokers are again talking among themselves this Afternoon of a Clearing Bank of their own for daily settlements on Cash transactions in connection with Fortnightly Account days for time or speculative contracts. This subject has now been under discussion for eight weeks, but until to-day, in the expectation on the part of the old opponents of a change of clearings, that the Associated Banks would suffer the Brokers to drift back to the system of indiscriminate certifications.

The last prices for the various Public Funds of the United States, this afternoon, are as follows:

6 ℘ cent., reg., '81	111	5-20 coup., n. i., '65	109⅞
6 ℘ cent., coup., '81	112½	5-20 reg., '67	110⅜
5-20 reg., '62	106⅛	5-20 coup., '67	111⅜
5-20 coup., '62	106¼	5-20 reg., '68	110½
5-20 reg., '64	106¼	5-20 coup., '68	111
5-20 coup., '64	107½	10-40 reg.	105
5-20 reg., '65	106½	10-40 coup.	105½
5-20 coup., '65	108	5's coup., '81	106¼
5-20 reg., n. i., '65	109½	6's Currency	109½

The following bids were made at the Exchange Board to-day for the Railroad Mortgages. There was a further advance of 2½ ℘ cent. in Union Pacific Firsts:

N. Y. Cen. 6s, '83	85	Tol. & W. 1st, Ext.	89½
N. Y. Cen. 6s, '87	85	T.&W.1st, St.L. Div	77½
N. Y. Cen. 6s, r. e.	80	T. & W. Con. Conv.	71
N. Y. Cen. 6s, sub	80	Gt. West. 1st, '88	89
Erie 2d, 7s, '79	96½	Gt. West. 2d, '93	73
Erie 3d, 7s, '83	92½	Gal. & Chic. 2d	90
Erie 4th, 7s, '80	88	C., R. I. & Pac.	97⅞
Erie 5th, 7s, '88	87	Morris & Es. 1st	99
Long Dock bds.	90¾	Morris & Es. 2d	85
Hud.R.7s,2d,S.F.,'85	103½	N. J. Cen. 1st, new	99¼
H. C. M. & S. F. 6s	90	P., Ft.W. & C. 1st	100
M. Cen. 1st 8s, '82	106	P., Ft.W. & C. 2d	95
C., B. & Q. 8 ℘ ct. 1st	105	Clev. & P. 4th	82
M. So. 7 ℘ ct. 2d	88	Chic. & Alt. Inc.	90
Clev. & Tol. S. F.	95	Ohio & M. Con. S. F.	84½
C., P. & Ash. Old B.	90	Ohio & M. Consol.	82
Det., M. & T. Bds.	90	Ohio & M. 2d, Con.	68
Buf. & Erie New B.	92½	St. L. & I. M. 1st	85
Lake Shore Div. B.	83	St. L. & I. M. 2d	70
Lake Shore Con. C.	85¼	M.&St.P.1st,8s,P.D.	99
P. R. 7s guar. by M.	92	M.&St.P.1st,7 3-10 do.	80
Cent. P. Gold Bds.	83½	M.&St.P.1st,LaC.D.	81
U. P. 1st M. Bds.	71⅝	M.&St.P.1st,I.&M.D.	67½
U. P. Land G. 7s	60⅜	M.&St.P. 1st, I. & D.	73½
U. P. Inc. 10s	42	Joliet & Chic. 1st	101
Ill. Cent. 7s, '75	100	C., C. & Ind. 1st	73½
A. & T. H. 1st	90	C., C. & Ind. 2d	51
A. & T. H. 2d, Inc.	70	T., P. & W., E. D.	65
Chic. & N. W. S. F.	92	T., P. & W., W. D.	66
C. & N. W. 1st	89	N. Y. & N. H. 6s	93
H. & St. Jo. 8s, Conv.	62	Bos., H. & E. 1st	22
Del., L. & W. 2d	98	Bos., H. & E. G'd	30
Del., L. & W. 7s, Conv.	92½		

PHILADELPHIA STOCKS—NOV. 11.
Telegraphed to Messrs. E. D. Randolph & Co.

	Bid.	Asked.
City 6s, old	96	
City 6s, new	101¼	101⅜
Camden and Amboy	111	112
Pennsylvania Central	84½	85
Reading	99	99¼
Lehigh Valley	54¾	55
Catawissa Preferred	37	38
Philadelphia and Erie	15	16
Northern Central	22	24
Lehigh Navigation	23½	23¾
Lehigh Gold Loan	82	82½
Pennsylvania Central Scrip	90	about.

The West Wisconsin Road earned in October, 1873, $97,800; October, 1872, $53,523; increase, $44,277.

The week's exports hence of domestic produce and miscellaneous goods have been to the very large aggregate value of $7,229,773, of which to Liverpool, $2,728,983; London, $747,300; Glasgow, $383,626; Bristol, $118,600; Cork and Queenstown, $596,704; Havre, $97,339; Antwerp, $100,921; Bremen, $300,231; Hamburg, $166,674; Rotterdam, $122,041; Stettin, $198,227; Cuba, $182,444; Hayti, $123,182; British West Indies, $134,244; Mexico, $108,968; New-Grenada, $121,281; and Peru, $177,363 formed the most important items.

BANKING AND FINANCIAL.

REAL ESTATE MORTGAGE BONDS,
COUPON OR REGISTERED, INTEREST 7 PER CENT.,
Guaranteed by the
EQUITABLE TRUST COMPANY,
$1,000,000 CAPITAL.
For sale at the office of the Company,
No. 76 Cedar-st., New-York.
JONATHAN EDWARDS, President.

BURLINGTON, CEDAR RAPIDS, AND MINNESOTA FIRST BONDS,
CANADA SOUTHERN FIRST BONDS,
CHESAPEAKE AND OHIO SIX PER CENT. BONDS,
NORTHERN PACIFIC 7 3-10 BONDS,
Wanted by H. C. Williams & Co.,
No. 49 Wall st., N. Y.

PHILADELPHIA WOOL MARKETS.

PHILADELPHIA, Nov. 11.—Wool—Market nominal at the following prices: Ohio, Pennsylvania, and West Virginia Double Extra and above, 49c.@51c.; Extra, 48c.@50c.; Medium, 43c.@45c.; Coarse, 40c.@45c.; New-York, Michigan, Indiana, and Western Fine, 40c.@45c.; Medium, 44c.@45c.; Coarse, 40c.@43c.; Combing, washed, 57c.@60c.; Combing, unwashed, 40c.@42c.; Canada Combing, 60c.; Fine, unwashed, 30c.@32c.; Coarse and Medium, washed, 31c.@33c.; Tub-washed, 50c.@52c.; Colorado, washed, 23c.@25c.; Colorado, unwashed, 18c.@31c.; Extra and Merino, pulled, 35c.@40c.; No. 1 and Superfine, pulled, 37c.@40c.; Texas, Fine and Medium, 25c.@28c.; Texas, Coarse, 18c.@20c.; California, Fine and Medium, 25c.@31c.; California, Coarse, 25c.@30c.

COMMERCIAL AFFAIRS.

NEW-YORK, Tuesday, Nov. 11, 1873.

COFFEE—Has been dull and somewhat nominal, though quotations have not been altered. The week's receipts of Rio and Santos have been 16,039 bags; sales, 4,809 bags; stock in first hands this morning, 69,776 bags here, and 153,001 bags at all the distributing ports. We quote invoices thus: Rio, ordinary, 19c.@19¼c.; fair, 20c.@20¼c.; good, 21¼c.@21½c.; prime, 22c.@22¼c., gold, ℘ lb., 60 days' credit; Rio, in job lots, 19½c.@20c., gold; Java, 26c.@28½c.; Maracaibo, 22½c.@24½c.; Laguayra, 21½c.@23½c.; San Domingo, 19c., gold.

COTTON—Has been in more demand for early delivery and quoted firm, on the basis of previous prices. Sales, 2,350 bales, (of which 50 bales were to arrive,) including 1,358 bales to shippers, 671 bales to spinners, and 321 bales to speculators. For forward delivery, a fairly active trade has been reported at an advance of ⅛c.@7-16c. ℘ lb. Sales have been reported since our last of 23,400 bales, (of which 4,600 were on last evening, and 18,800 bales to-day,) with 1,500 bales more at the calls, on the basis of Low Middling, with November options closing at 14c.; December, 14⅛c.@14 3-16c.; January, 14⅜c.@14 7-16c.; February, 14 11-16c.; March, 15 1-16c., and April, 16⅜c. The receipts at this port to-day were 5,403 bales, including 2,235 bales from Savannah, 772 bales from Norfolk, 1,057 bales from Charleston, 143 bales from Wilmington, 416 bales from Baltimore, and 780 bales per railroad. The reported receipts at the shipping ports to-day were 20,401 bales, and thus far this week, 68,802 bales, against 74,311 bales same time last week, and since Sept. 1, 880,781 bales, against 839,268 bales same time last year. The following quotations are based on Cotton in store, running in quality not more than half a grade above or below the grade named:

Closing Prices of Cotton in New-York.

	Uplands.	Alabama.	N. O.	Texas.
Ordinary	12⅜	12⅜	12⅝	12⅝
Good Ordinary	13⅜	13⅜	13⅜	13⅜
Strict Good Ordinary	13⅝	13½	13⅝	13⅝
Low Middling	13¾	13¾	13⅞	13⅞
Middling	14⅛	14¼	14⅜	14⅜
Good Middling	15⅜	15½	15⅝	15⅝

EGGS—Have been in more active demand, and quoted firmer, at from 25c.@29c. for ordinary to extra choice stock, chiefly at 27c.@28c. for very good to choice stock.

FLOUR AND MEAL—The demand for State and Western Flour has been more active since our last, with prices generally quoted steadier. Of low grades, the offerings have been much lighter, and holders less urgent to place supplies. Trade and Family brands, of desirable quality, have also been held with more confidence. The sales reported since our last reach 19,450 bbls. of all grades, including No. 2 at $3 25@$4 50, chiefly at $3 65@$4 25; inferior to family Superfine State and Western at $4 85@$5 45, chiefly at $5@$5 25; inferior to very good Extra State at $5 85@$6 35, mainly at $6; very good to very fancy do. at $6 35@$7 25, chiefly at $6 75; poor to choice shipping Extra Western, $5 50@$6 20, chiefly at $5 50 for poor to $6 for very good; poor to choice shipping brands round-hoop Ohio at $5 85@$6 35, ℘ bbl. Included in the sales were 2,000 bbls. extra State, December delivery, at $6; and 2,000 bbls. extra Western, shipping stock, remainder of November, and late December deliveries, at $6 ℘ bbl.

No. 2 Flour	$3 25@$4 50
Sour Flour	3 25@ 6 00
Superfine State and Western	4 85@ 5 45
Extra State	5 85@ 7 25
Extra City	5 90@ 7 25
Extra Genesee	7 30@ 9 25
Extra Ohio, round-hoop shipping brands	5 85@ 6 35
Extra Western, shipping brands	5 50@ 6 20
Extra Ohio, trade and family brands	6 40@ 9 50
Extra Western, trade and family brands	6 20@ 9 25
Extra St. Louis, ordinary to fancy	5 85@10 75
Extra Minnesota, poor to superlative	6 50@11 00

Southern Flour has been moderately dealt in and quoted irregular as to values. Sales have been reported since our last of 1,275 bbls., in lots, at from $6@$7 25 for ordinary to choice shipping, and $7 25@$11 for ordinary to fancy trade and family Extras; $5 25@$5 90 for inferior stock, ℘ bbl....Oregon Flour continues very quiet, with Extras quoted from $8 75@$9 25 ℘ bbl....California Flour, good to choice Extras, $8 50@$9 ℘ bbl....Rye Flour has been in more confident demand and held more firmly, ranging from $4 25@$5 25 for inferior Fine to choice Superfine; sales of 525 bbls., part to arrive, chiefly at $5@$5 25 ℘ bbl....Corn-meal has been in more request at from $3 65 for inferior to very choice Yellow Western, chiefly at from $3 50@$3 65 for choice, and $3 30@$3 45 for fair to very good; $3 65 for Golden Ear, $2 65@$3 15 for White do., $3 25@$3 45 for Jersey, and $3 85@$4, chiefly at $3 90, for Brandywine. The reported sales since our last have been equal to 650 bbls., part to arrive....Bag-meal has been inactive at $1 12@$1 14 for Coarse, $1 15@$1 30 for Yellow, and $1 50 for White, ℘ 100 lbs....Oat-meal at $6 25@$8 ℘ bbl....Buckwheat Flour selling in lots at from $3@$3 70 ℘ 100 lbs.

FRUITS—Prices of Layer Raisins have been advanced through a liberal trade; beyond this the market has been only moderately active; sales have been 9,800 bxs. Layer Raisins at $2 20@$2 30, closing at the higher figures; 2,600 bxs. loose Muscatel Raisins at $2 50@$2 75; 800 cases Figs, on private terms; 300 bags new Naples Walnuts at 22½c.; 200 bags Sicily Filberts at 15c., and 150 bbls. Currants, part at 5½c.

GRAIN—There has been an active movement noted in Spring Wheat, mainly on export account, at an advance of 1c.@2c. a bushel, with a lighter offering of desirable samples, the market closing quite firmly on the basis of the advanced quotations, though the scarcity of ocean freight room, especially for prompt use, for the British ports, tended to check export purchases. The inquiry for milling purposes was somewhat brisker at the ruling figures. Winter Wheat met with a readier sale, in lots, partly from store, and was quoted somewhat stronger in price. Sales have been reported since our last of 292,000 bushels, including No. 1 Milwaukee and Duluth Spring, on private terms, quoted at $1 39@$1 40 for the best samples; No. 1 North-west Spring, part at $1 36; No. 2 Milwaukee do., at $1 33@$1 34½, chiefly at $1 34 for prime samples; No. 2 Chicago and North-west Spring at $1 28@$1 30; No. 3 Spring, part at $1 25@$1 28, the latter for choice; Nos. 1 and 2 Milwaukee Spring, mixed stock, at $1 35@$1 36; Iowa and Minnesota Spring, ungraded stock, at $1 26@$1 36, mainly at $1 30@$1 35; Red Western, (Winter,) fair ordinary to very choice, at $1 43@$1 50, chiefly at $1 48 from store; Amber Western, part at $1 56; and White Michigan, to arrive, at $1 65....Corn has been active at an advance of about ½c.@1c. a bushel, but closed tamely and less firmly. Sales have been reported of 149,000 bushels at 59½c.@60c. for Sail-Mixed Western, afloat; 60c.@60½c. for very choice do., do.; 60c.@61½c. for Yellow Western, and 68c.@70c., mainly at 68½c. for White do....Rye quiet, but held firmly; best samples of Western quoted at 93c.@94c....Barley moderately active, but rather irregular as to values. Sales have been reported of 28,000 bushels at $1 55 for fair Canada West; $1 50 for Canada East, and on private terms for fair two-rowed State, the latter quoted at $1 20@$1 30, according to quality....Barley-malt quiet at unsettled prices....Oats have been in fairly active demand at firmer rates. Sales, 87,000 bushels at 46c.@47½c. for mixed Western, mainly at 47c.@47½c. for good to prime boat loads; 47c.@48½c. for White do., and 45½c.@46c. for average mixed State....Feed in limited request within the range of $18@$25 ℘ ton....Hay and Straw about as last quoted.

GUNNY BAGS AND BAGGING—Dull and weak as to price; 250 rolls Domestic Cloth sold in lots at 12c.@12½c.

HEMP—Has been in limited request at, however, essentially unchanged rates; 700 bales Jute Butts sold at 1⅜c.@1 13-16c., currency, ℘ lb.

HIDES—Have been irregular in price, on a very slow movement; sales, 900 Dry Texas, 300 Wet-salted do., 900 Green-salted do., and 600 City Slaughter on private terms.

METALS—Ingot Copper has been more active at firmer prices; sales have been 400,000 lbs. at 22c.@22½c. for Lake....Scotch Pig-iron has been inactive and depressed; sales have been 50 tons Glengarnock at $39. American Pig has been quiet and nominal. Of old Rails, 150 tons were sold at $32 50. We quote nominally: Eglinton Pig at $38@$39; Glengarnock, $38 50@$40; Coltness, $43@$45; Gartsherrie, $48; No. 1 American Pig at $35@$37; No. 2 do. at $30@$32; Gray Forge, $25@$27; English Rails at $62@$63, gold; American Rails, (nominal) at works, $70@$72 50; Old Rails, $32 50@$35; Wrought Scrap, $32@$38....Pig-lead has been in light demand, with foreign quoted at 7c., gold, for ordinary, and domestic at 6⅛c.@6½c., gold; Bar, 9½c.; Sheet and Pipe, 10½c....Spelter has been dull, and quoted nominal at 7½c., gold, for foreign....Pig-tin has been dull and depressed, with Straits quoted at 28½c.@29c.; English at 27c.; refined do. at 28c.; Banca at 33c., gold....Of Tin Plates, 50 bxs. Coke Terne brought $7 50, gold, and 200 bxs. Charcoal Terne at $9 50, gold. Charcoal Plates quoted at $9 75@$10 25; Charcoal Terne, $9 50@$9 75; Coke, $8@$8 25; Coke Terne, $7@$8, gold, ℘ box. Zinc nominal.

MOLASSES—Generally dull and heavy; a cargo of 292 hhds. and 33 tcs. Porto Rico sold for refining, on private terms. We quote: Cuba, Clayed nominal at 20c.; Muscovado Refining, 21c.@23c.; do. Grocery, 28c.@31½c.; Porto Rico, 24c.@55c.; English Islands, 35c.@50c.; New-Orleans, 80c.@90c. for new.

NAVAL STORES—Resin dull, with Strained quoted nominal at $2 60 ℘ 280 lbs....Tar weak; 210 bbls. Washington sold at $2 70 ℘ bbl....Spirits Turpentine in moderate demand and quoted firm. Sales, 130 bbls. merchantable, in lots, at 38¾c.@40c.; quoted at 39½c. for full parcels, and 90 bbls. New-York pls. at 40c.@40½c. ℘ gallon.

PETROLEUM—A moderate inquiry has been noted for Crude on the basis of 6c., in bulk, with sales reported of 1,000 bbls. at this rate....Refined quiet and heavy; early deliveries held here at 14c., and November options quoted at 13½c.@13⅝c. Sales were reported of 2,500 bbls., early delivery, at 13½c. At Philadelphia, Refined quoted at 14c. for November and December on a dull market....Refined, in cases, quiet at 19½c.@20c....Naphtha at 9c.

PROVISIONS—Pork has been very dull, but steady, with sales reported of 75 bbls. new Western Mess at $15; and small lots of Western prime Mess at $15 50@$15 75, and Extra Prime at $13 75@$13 90 ℘ bbl....Dressed Hogs in more demand, with City quoted at 5c.@6c. ℘ lb....Cut-meats inactive, with sales of 15 bxs. Clear Bellies, 12 lbs., at 9½c.; 6,000 lbs. Pickled Bellies, in bulk, 10 lbs., at 9c.; 400 City Shoulders at 6c.; 500 Smoked Shoulders at 7½c.; 1,000 fresh Hams, 14 lbs., on private terms; and 1,100 Smoked do., 12@10 lbs., at 10½c.@11c. Western Dry-salted Shoulders, January deliveries, held at 4¾c....Bacon rather quiet, with sales reported of 140 bxs. City Long Clear at 7¾c.; 100 bxs. various City cuts on private terms; 500 bxs. Long and Short Clear, January options, at 6⅞c.—held at the close at 6⅞c.; and 250 bxs. do. and do., February, at 7c....Lard has been decidedly more active, and quoted a shade higher, with considerable speculative inquiry noted, though the market closed rather less buoyantly. Sales, for early delivery, 950 tcs. Western Steam, at 7⅝c.@7¾c., the latter rate for choice; small lots of new do. at 7 5-16c.@7⅜c.; 150 tcs. Western Kettle at 7½c.; 225 tcs. City Steam at 7c.@7⅛c.; and small lots of Refined within the range of from 7⅝c.@8c....And for forward delivery, 750 tcs. Western Steam, December options, at 7⅜c.@7½c.; 1,500 tcs. do., January, at 7½c.@7⅝c., quoted at the close at 7⅝c.; and 4,750 tcs. do., February, at 7⅝c. ℘ lb....Beef has been in moderate request on the basis of $8 50@$10 for plain Mess; $11 50@$13 for extra Mess ℘ bbl.; $19@$21 for prime Mess; $24@$26 for India Mess; and $27@$28 for extra do. ℘ tierce; sales 90 bbls. and 50 tcs....Beef Hams quiet at $28@$32 75 ℘ bbl....Butter has been generally in ample stock and quite moderate demand within the previous range of from 24c.@38c. for fair to strictly choice State and near-by product; at 36c.@45c. for strictly choice to very fancy lots, (including pails,) and 17c.@32c. for the range of Western....Cheese has been very moderately sought after, as a rule, with the advantages in prices in favor of buyers. State Factory, poor to fancy, quoted at from 9c.@14c., chiefly at 13½c.@13¾c. for fine, and 12c.@13½c. for fair to very good shipping qualities; State Dairy at 7c.@13¾c., the latter rate for very choice; Western product at 9c.@12½c. for fair to choice factory; 3c.@9c. for Skimmed Stock, ℘ lb.; job lots of stock, ¼c.@½c. ℘ lb. higher.

SUGARS—Raw have been very quiet, but rather steadier, especially in the instance of desirable grades of Refining, which have been offered less freely. Sales have been reported of only 317 hhds., including 252 hhds. prime refining Cuba at 7½c., and 65 hhds. good do. do. at 7c. ℘ lb. We quote nominally: Fair Refining Cuba, 6⅝c.@6¾c.; good do., 7c.; prime do., 7⅛c.; No. 12 Box Clayed stock at 7½c.; Centrifugal, Nos. 10 and 13, 7⅝c.@8⅝c. Refined Sugars in moderate demand, with Hard quoted at 9⅞c.@10c.; A's at 9½c.@9⅝c.; Yellow, 8½c.@9⅛c. ℘ lb.

TOBACCO—Has been in rather more demand at about former rates; sales, 450 hhds. Kentucky at 6½c.@19c.; 200 cases 1872 crop Ohio Seed-leaf, 6c.@7c.; 200 bales Havana, 75c.@80c., and other sales of a retail character, within the previous range.

WHISKY—Quoted firm at 92c. ℘ gallon, on sales of 250 bbls.

FREIGHTS—Business has been less active in the way of berth freights. Room for Grain has been offered very reservedly, and owners have been generally firm in their views, checking the outward movement, though the demand for accommodation was fair. Cotton and Provision rates were rather weaker. In the chartering line there was a moderate trade reported in the way of Grain and Cotton vessels at rather steadier rates; otherwise the market was without features of interest....For Liverpool the reported engagements since our last have been, by sail, 16,000 bushels Grain at 12½d.@13d.; 8,000 bushels Corn (relet room) at 12¾d. ℘ bushel, and, by steam, 700 bales Cotton at 9-16d.@⅝d. ℘ lb., (which indicated less firmness;) 50 tcs. Lard at 60s.; 1,000 bxs. Cheese at 70s., and 200 bbls. Apples at 6s. ℘ bbl. Also, a ship, with 3,500 bales, and a bark, with 2,400 bales Cotton from Gulf ports, on private terms, option of the Continent, on private terms....For London, by sail, 16,000 bushels Grain at 14½d. ℘ 60 lbs.; 4,000 bushels Corn at 12½d. ℘ 56 lbs.; 500 bbls. Resin at 5s. ℘ 280 lbs., and 50 hhds. Tobacco at 50s. Also, a British bark, 444 tons, hence, with a full cargo of Oil-cake, in bags, at 41s. 3d. ℘ ton....For Glasgow, by steam, 48,000 bushels Grain (through freight) reported at 15d.@16d. ℘ bushel; 100 boxes Bacon at 62s. 6d.; 300 tcs. Lard at 62s. 6d.; 150 tcs. Oil at 70s.; 50 bbls. Wax at 60s....For Bristol, by sail, 800 bbls. Flour at 4s. 3d. ℘ bbl.; 16,000 bushels Grain on private terms; 85 tons Tallow at 50s. ℘ ton; and 1,000 bbls. Oil-cake, reported at 4s. 9d. ℘ bbl.; and by steam, 100 tons Tallow at 60s. ℘ ton. Also, a British bark, 303 tons, placed on the berth for general cargo....For Dublin, a bark, hence, with about 2,000 bbls. Petroleum, reported at 7s. ℘ bbl....For Belfast, an American bark, 434 tons, hence, with about 3,000 quarters Wheat at 9s. 6d. ℘ quarter....For Cork and orders, an Italian bark, 540 tons hence, with about 3,000 quarters Grain at 9s. 10½d. and £20, gratuity; a Swedish bark, 513 tons, hence with about 2,900 quarters do. at 9s. 10½d.; a Swedish brig, 360 tons, hence, with about 2,200 quarters do. (a recharter,) at 9s. 7½d., short lay days; a brig, with about 1,800 quarters do., at 9s. 9d. ℘ quarter; and a Norwegian bark, 449 tons, hence, with about 3,100 bbls. Petroleum, at 7s. to the United Kingdom, and 7s. 6d. to the Continent....For Havre, a British steamship, 875 tons, net, hence, with about 6,000 quarters grain, at 11s. 3d. ℘ quarter....For Antwerp, by steam, 100 bbls. Apples, 275 pkgs. Tobacco, and 2,900 Staves on private terms; also, a German ship, 1,200 tons, hence with general cargo, on private terms....For a Swedish port direct, by sail, 2,000 bxs. Bacon reported at 60s. ℘ ton....For Cadiz, an American brig, 291 tons, hence with Staves on private terms....For Gibraltar and Almeria, an American brig, 367 tons, hence with general cargo, including Staves, on private terms....For Marseilles, an American bark, 681 tons, hence with about 4,500 bbls. Crude Petroleum on private terms....For Aux Cayes, a British brig, 92 tons, hence with general cargo on private terms.

AUCTION SALES.

NAVY DEPARTMENT,
BUREAU OF STEAM ENGINEERING,
WASHINGTON, Oct. 10, 1873.

THE NAVY DEPARTMENT WILL OFFER for sale at public auction at the United States Navy-yard, Brooklyn, N. Y., on WEDNESDAY, the 12th day of November next, at 12 o'clock M., all the machinery of the United States steamer Nevada, comprising the engines, boilers, and their dependencies, screw-propeller and shafting, smoke-pipes, &c., &c.

The engines are direct acting, with cylinders of 100 inches diameter by 48 inches stroke, geared two to one, with surface condenser, eight vertical water-tube boilers, and four superheating ditto.

The machinery may be examined previous to sale upon application to the Vice Admiral commanding the yard.

Thirty per centum of the whole amount of the purchase money must be deposited at time of sale, and balance paid in cash on the confirmation thereof.

The machinery, &c., must be removed from the yard within four weeks from the date of confirmation of sale.

The right on the part of the Government is reserved to withdraw the machinery from sale at any time, and to reject any bid or offer which may be considered inadequate.

NAVY DEPARTMENT,
BUREAU OF CONSTRUCTION AND REPAIR,
WASHINGTON, Oct. 10, 1873.

THE NAVY DEPARTMENT WILL OFFER at sale at public auction, at the United States Navy-yard, Brooklyn, N. Y., on WEDNESDAY, the 12th day November next, at 12 o'clock M., the hull of the United States steamer Nevada, (without the machinery,) of about 3,000 tons measurement.

The vessel will be offered as she stands, and may be examined at any time previous to the sale upon application to the Commandant of the Yard, who will exhibit to persons desiring to bid an inventory of such articles as may be sold with her.

Thirty per centum of the whole amount of the purchase money must be deposited at the time of sale, and the balance paid in cash on the confirmation thereof.

The Government reserves the right to withdraw the vessel from sale at any time, and to reject any bid or offer which may be considered inadequate.

ROBERT STUYVESANT, Auctioneer.

ROBERT STUYVESANT, AUCTIONEER, WILL sell at auction on WEDNESDAY, Nov. 12, at Exchange Sales-room, No. 111 Broadway, at 12:30 o'clock, for account of whom it may concern:

3,000 shares Mariposa Land and Mining Company, common stock, $100 each.

1,000 shares Mariposa Land and Mining Company, preferred stock, $100 each.

LEGAL NOTICES.

SUPREME COURT—CITY AND COUNTY of New-York.—FRANCIS O. BOYD and EDGAR P. HILL, plaintiffs, against JAMES G. SPIER and JOHN WARNER, defendants.—Summons—For a money demand on contract.—(Com. not served.)—To the defendants above named and each of them: You are hereby summoned and required to answer the complaint in this action, which will be filed in the office of the Clerk of the City and County of New-York, at the Court-house in the City of New-York, and to serve a copy of your answer to the said complaint on the subscriber, at his office, No. 175 Broadway, New-York City, within twenty days after the service of this summons on you, exclusive of the day of such service; and if you fail to answer the said complaint within the time aforesaid, the plaintiffs in this action will take judgment against you for the sum of six thousand five hundred and forty-one dollars and fifty cents, with interest from the 2d day of September, 1873, besides the cost of this action.—Dated New-York, Oct. 18, 1873.

G. W. COTTERILL,
Plaintiffs' Attorney, No. 175 Broadway, New-York.

The complaint in the above-entitled action was filed in the office of the Clerk of the City and County of New-York, at the Court-house in said City of New-York, on the 11th day of November, 1873.

G. W. COTTERILL, Plaintiffs' Attorney,
n12-1aw6wW No. 175 Broadway, New-York.

NEW-YORK SUPREME COURT.—PLACE OF trial City and County of New-York.—HENRY P. WILLIAMS and CHARLES R. HARTSHORN, Jr., plaintiffs, against T. W. DREW.—Summons for a money demand on contract.—(Com. not ser.)—To the defendant above named: You are hereby summoned and required to answer the complaint in this action, which will be filed in the office of the Clerk of the City and County of New-York, at New-York City, and to serve a copy of your answer to the said complaint on the subscribers, at their office, No. 176 Broadway, New-York City, Rooms Nos. 26, 28, and 29, within twenty days after the service of this summons on you, exclusive of the day of such service; and if you fail to answer the said complaint within the time aforesaid, the plaintiffs in this action will take judgment against you for the sum of one hundred and thirty-five dollars and sixty-four cents, with interest from the 12th day of May, 1873, besides the costs of this action.—Dated New-York, Sept. 6, 1873.

CULVER, BERTRAND & GOODMAN,
Plaintiffs' Attorneys.

The complaint in this action was duly filed in the office of the Clerk of the City and County of New-York, on the 7th day of October, 1873.

CULVER, BERTRAND & GOODMAN,
o8-1aw6wW Attorneys for Plaintiffs.

SUPREME COURT, CITY AND COUNTY OF NEW-York.—ELIZABETH B. SEELYE, plaintiff, against EDGAR SEELYE, defendant.—Summons for relief.—(Com. not served.) To the defendant: You are hereby summoned and required to answer the complaint in this action, which has this day been filed in the office of the Clerk of the City and County of New-York, at the County Court-house, in the City of New-York, and to serve a copy of your answer to the said complaint, on the subscriber, at his office, No. 70 William street, in said City, within twenty days after the service of this summons on you, exclusive of the day of such service; and if you fail to answer the said complaint within the time aforesaid, the plaintiff in this action will apply to the Court for the relief demanded in the complaint.—Dated Oct. 21, 1873.

GEORGE DE FORREST LORD,
o22-1aw6wW Plaintiff's Attorney.

FURNITURE.

WARREN WARD & CO.,
MANUFACTURERS OF
CHAMBER, PARLOR, AND LIBRARY FURNITURE,
MATTRASSES, &c.,
NOS. 75 AND 77 SPRING ST.,
CORNER OF CROSBY,
Where can be found first-class furniture of all kinds at greatly reduced prices.

We are manufacturing good substantial and stylish furniture in suites, and selling enameled at $25 and upward; solid walnut, marble top, at $60 and upward; parlor suites at $85 and upward; dining-room at $35, and all other first-class furniture and decorations in the same proportion. We will contract to furnish a house very neatly as low as $500.

BUSINESS CHANCES.

$5,000.—AN OPPORTUNITY IS OFFERED to invest this amount in a manufacturing business in this City, every way desirable, with good success and large prospective returns. Address N. HOMER, Station B, Post Office.

TYPE FOUNDRY FOR SALE.—THE STOCK, fixtures, foundry, and good-will of an old and well-established business for sale on favorable terms. For particulars, inquire at No. 190 Water st.

MISCELLANEOUS.

PERFECTION!
BOKER'S BITTERS.
Beware of Counterfeits.

IMPORTANT CAUTION.—THE WONDERFUL success of SAVORY & MOORE'S Pancreatic Emulsion and Pancreatine in consumption, loss of the power of digestion and assimilation, has firmly established these remedies in the estimation of the medical profession on both sides of the Atlantic. Imitations of them—made in America, Canada, and England—being in reality either saponaceous compounds or pomades, without a trace of the Pancreatic principle, are entirely useless. The efficacy of these preparations, made by Messrs. Savory & Moore from the first, under the direction of the physician who introduced them, has been and can only be insured by strict adherence to the original formula, and the medical profession recognize no other Pancreatic Emulsion and Pancreatine than those prepared, the purity and strength of which are guaranteed. See reports of the experience and opinions of medical men on the value of Savory & Moore's Pancreatic Emulsion and Pancreatine as remedies in wasting diseases. (Churchill & Sons, London.) To be obtained of all the principal chemists in the United States and Canada. SAVORY & MOORE, No. 143 New-Bond st., London, Chemists to the Queen, H. R. H. the Prince of Wales, &c.

OFFICE OF THE COMMISSIONERS OF QUARANTINE,
NO. 2 EXCHANGE COURT, ROOM NO. 3.
NEW-YORK, Nov. 10, 1873.

UNTIL MAY 1, 1874, THE OFFICE HOURS of the Commissioners of Quarantine will be from 10 to 3 daily, Sundays and holidays excepted.
By order of the President.
THEO. R. LEEDS, Secretary.

A LADY WITH FIRST-CLASS REFERENCE would like to accompany a family or invalid to the South; is familiar with the duties of the sick room; can act as amanuensis or reader; terms in accordance with the times. Address Mrs. E. BARTLETT, Yonkers.

The New York Times.

NEW-YORK, WEDNESDAY, NOV. 12, 1873.

AMUSEMENTS THIS EVENING.

ACADEMY OF MUSIC.—LES HUGUENOTS (Italian Opera)—Mme. Nilsson, Miss A. L. Cary, Signor Campanini

BOOTH'S THEATRE.—RICHELIEU—Mr. Edwin Booth, Miss Pateman.

GRAND OPERA-HOUSE.—A FLASH OF LIGHTNING—Mr. G. A. Griffiths, Mr. G. L. Fox, Mrs. C. M. Walcot.

BROADWAY THEATRE.—THE NEW MAGDALEN—Miss Carlotta LeClercq, Mr. H. H. Wood.

UNION SQUARE THEATRE.—THE GENEVA CROSS—Mr. J. Parselle, Mr. Mackay, Miss Rose Eytinge.

OLYMPIC THEATRE.—RIP VAN WINKLE—Mr. Robert McWade.

NIBLO'S GARDEN.—THE BLACK CROOK.—Mr. C. B. Morton, Mr. George Atkins.

WALLACK'S THEATRE.—OURS—Mr. Lester Wallack, Mr. John Gilbert, Miss Effie Germon.

MRS. CONWAY'S THEATRE, BROOKLYN.—NOTRE DAME—Mr. T. C. King, Mrs. F. B. Conway.

P. T. BARNUM'S GREAT SHOW.—Madison avenue and Twenty-sixth street. Afternoon and evening.

WOOD'S MUSEUM.—DRAMATIC PERFORMANCE AND CURIOSITIES—Afternoon and evening.

COOPER INSTITUTE.—PRESTIDIGITATION AND LAUGHING GAS by Messrs. Hartz and Colton.

AMERICAN INSTITUTE HALL.—FAIR OF THE AMERICAN INSTITUTE. Day and evening.

BRYANT'S MINSTRELS.—FARCES, SINGING, COMICALITIES—Messrs. Unsworth, N. Seymour, and others.

SAIN HALL.—THE PILGRIM, (Allegory.)

ASSOCIATION HALL.—LECTURE by Mr. John G. Saxe.

THE NEW-YORK TIMES.

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THE NEW-YORK TIMES,
New-York City.

NOTICE.

We cannot notice anonymous communications. In all cases we require the writer's name and address, not for publication, but as a guarantee of good faith.

We cannot, under any circumstances, return rejected communications, nor can we undertake to preserve manuscripts.

For the week ending last night, the produce exports from New-York reached the satisfactory total of about $7,250,000. During the previous week they fell off to $5,500,000, which is, after all allowances are made, about the natural average of the season. In spite, therefore, of the difficulties of negotiating exchange, the exports of last week were exceptionally large. Of course, but for the large influx of gold, such a result would have been impossible in the present state of this market. That this liberal outflow of our produce will continue, may be confidently predicted. The imperative needs of Europe justify such a statement, and the fact that freight space in European steamers has been secured considerably in advance, is positive proof of the activity of the export demand. There is money enough in Europe to pay for all our available surplus of grain, cotton, and tobacco, and the transmission of that money can be but partially affected by any possible rate of discount.

Perhaps it is natural that the promoters of the Industrial Exhibition should object to its being called a swindle, but it is strange they do not seize the first opportunity to prove that it is an honest undertaking. They had a chance of this kind yesterday, which they permitted to go by unimproved. Instead of bringing forward well-known citizens to be sponsors for the scheme, and advocates of the loan of $2,500,000 by the City, they depended chiefly upon the statements of one Mr. Todd, Secretary of the company, whose salary presumably is contingent upon the granting of the loan. All that he or the other apologists of the enterprise could present in its favor was that it would raise the price of property adjacent to the selected site. This may be true, but the people of New-York do not see why they should part with so much money merely to benefit a few owners of real estate. It is also said in further excuse that in these times it is difficult to get a large loan from private parties or corporations, and it was, therefore, necessary to apply to the City. But the Industrial Exhibition Company was organized, we are told, in 1870, and we all know that for more than two years after that date, any sound enterprise could command any amount of private capital. The fact that this project could not so gain the confidence of the business men of New-York as to induce them to invest in it is a sufficient reason for the City to let it alone. If further evidence that it is a fraud is desired, it can be found in the disclosures made yesterday before the Committee of Assistant Aldermen. After this exposure of the peculiar land contracts, and palpably false pretenses of the managers of the project, we are not likely to be troubled by any more of their attempts to get into the public Treasury.

The fall in the prices of dry goods is the first indication of a return to sound business. Dealers in other descriptions of merchandise must follow suit, or they will stand but a poor chance of doing any business this Winter. The charges exacted for everything that one wears or uses in the house, have long been out of all proportion to the worth of the article. Persons of all ages have had to suffer—from the child's toy to the old man's overcoat there has been extortion practiced on all sides. The toy stores generally look for a good trade from this time forth, but they will not get it unless they ask something like reasonable prices for their articles. So with other branches of trade. The public will now keep their money in their pockets unless they are treated with common fairness, and we are glad to see the dry-goods dealers setting an excellent example.

When the persons charged with being concerned in the outrage upon Kelsey were lately indicted and arrested, there was some hope that an effort was at last to be made to discover the guilty parties and bring them to punishment. But it is now announced that all those arrested have been discharged, and are released "from all further trouble in the matter." We hope for the sake of justice and the good name of Long Island that this is not true. The authorities of Queens and Suffolk Counties cannot afford to dismiss the affair in this summary way. The question of the guilt or innocence of the accused has not been examined at all, but they are discharged because of an alleged lack of jurisdiction upon the part of one county, and a neglect to assume it by the other. This trifling with the merits of the case will not satisfy public opinion. Whether Kelsey was murdered or not, has nothing to do with this inquiry. It is not denied that he was subjected to a lawless outrage, and it is this offense which should be punished. The perpetrators of this outrage can escape the penalty of their act only by being shielded by the people among whom it occurred. Unless all Long Island desires to share in the odium which now rests upon Huntington, something like an earnest and sincere effort should be made to assert the supremacy of the law.

The *World* calls upon the Police to suppress the faro-banks. Can it be that the two M's have fallen out so soon after election? Has John Morrissey failed to "come to time" at the call of his late friend, the editor of the *World*? The latter person is, as John would say, "entitled to his money," and, if he does not get it, there will be a fuss. Mr. Morrissey, although leader of the Democratic Party, keeps a faro-bank, and now the *World* asks the Police to pounce down upon it. The brethren do not seem to be able to dwell in unity together very long. John had better step up to the "Captain's office and settle."

Apart altogether from the general question of the utility of labor-unions, it is tolerably obvious that it is a piece of very bad policy in these organizations to favor strikes at such a time as this. The secession from the "Brotherhood of Locomotive Engineers" of the men recently on strike from the East Tennessee, Virginia and Georgia Railroad, is, in addition to being unique in the history of unions, calculated to remind their leaders that it is possible to carry resistance further than their own members will submit to. There is, probably, no stronger union in the country than that from which the railroad employes of East Tennessee have formally seceded, and the sacrifice of years of contribution made by the majority of these men renders the lesson to be drawn from their course all the more impressive.

The dangers attending the carrying out of the Fourth avenue improvement, to which allusion has been so often made in these columns, received, yesterday evening, a terrible exemplification. Seven persons, for the most part casual passengers, were killed by the explosion of the boiler of a hoisting machine, which was in use near One Hundred and Twenty-sixth street. In view of previous experiences of this kind, it would, perhaps, be too much to expect that the responsibility for this slaughter will ever be fully brought home. It is pretty obvious that somebody ought to be convicted of manslaughter, since it is sheer nonsense to pretend that the bursting of a boiler can, even under proper supervision, be called an accident. The Board of Engineers appointed under the statute and paid by the City are primarily responsible for the safe carrying out of this improvement, and after it has been proved that they used proper precautions to prevent a casualty like that of last night, it will be time enough to inquire into the negligence of the fireman or other workmen in charge of the hoisting machine.

Putnam County is entitled to the honor of doing better for the Republican State ticket than any other county in the State, the official returns showing that it gave Thayer 514 majority. This gratifying result is undoubtedly due to excellent local nominations, and especially to that of Hon. Hamilton Fish, Jr., for the Assembly. Mr. Fish falls below the State ticket, and has only 433 majority, but this is explained by the fact that a trading politician in Cold Spring naturally had no liking for such a candidate as Mr. Fish, and deceived many Republicans into voting against him. The defeat in the State was chiefly due to such persons as this "politician" at Cold Spring. When they all leave the Republican Party, it will be much stronger than it now is.

Our Washington dispatches state that there is no further news from Cuba. In the meantime, discussion is active at the capital as to what Spain can and will do in the matter. Our correspondent points out some facts of interest in this connection. Cuban affairs have long been a riddle, which has failed to be a distressing one only because of the general agreement of all outside parties to let it alone. But, sooner or later, if Spain cannot guarantee the safety and interests of foreigners in Cuba, the Governments of the foreign residents will have, in some way, to supply the omission.

REFORMS IN THE BANKING BUSINESS.

No one, we presume, at all acquainted with the bank-officers of our City has doubted that a considerable number of them were awake to the nature and extent of the evils which have grown up in the banking business; and, whatever discussion may take place in the press, or in business circles, on this all-important subject, it is obviously from those engaged in the business that reform must proceed. The natural source of suggestions, as well as the only practical agency for the accomplishment of reform, is the Clearing-house Association. The power of this association to advance reforms, and to abolish or abate evils, comes from the fact that no bank can transact any considerable amount of business except by the machinery of the Clearing-house. Membership of the association being essential to safe and profitable banking, the association can determine the rules to be followed in banking, with confidence that they can be enforced by the penalty of expulsion. By virtue of this power, the Clearing-house Association may become, to a far greater extent than it now is—and with advantage to the country, too—the regulator of banking throughout the country.

Considering this fact, it is encouraging to know that the Clearing-house Association is moving in the direction of reform. A report is now before us from a committee appointed "to carefully consider and report what reforms are required in the practical operations of banks, with each other and with the public, to increase the security of their business." The committee consists of the following Bank Presidents: Messrs. Geo. S. Coe, American Exchange; W. L. Jenkins, Bank of America; J. M. Morrison, Manhattan Bank; Moses Taylor, National City Bank; F. D. Tappen, Gallatin National; Jno. E. Williams, Metropolitan National; and John Q. Jones, Chemical National, and of Mr. J. L. Everitt, Cashier National Broadway Bank, and Mr. Robert Buck, Cashier Pacific Bank. The report is an able one. It is comprehensive, calm, sensible, and practical. We present, briefly, some of its principal points.

It starts with a definition of banks as the depositories of the capital of the country held for current uses, as distinguished from investment in immovable forms. Banks must use this capital, so that it will not be inactive, and at the same time keep enough in reserve to pay immediate demands. They cannot do this and pay interest for its use. Either they will risk the money in dangerous ways, or they will use too much of it. Yet this custom largely prevails, both in the city and in the country. The evils to which it leads are made worse by our irredeemable, inflexible currency. Money accumulates in the interest-paying banks in the Summer. They lend it out, to reimburse themselves, to those who speculate with it, or who place it, for the time, in such immovable forms as bonds. In the Fall when it is wanted, it is so hard to get it that the current rates of interest are run up from three and four per cent. to fifteen and twenty per cent. on commercial paper, while on stocks it sometimes reaches the suicidal rate of 365 per cent., and it is the interest-paying banks that are first called on in times of distress. Of the $89,058,000 of deposits lost during the panic, the twelve interest-paying banks lost $58,916,000, or about two-thirds, and the non-interest-paying banks, forty-eight in number, lost only $30,142,000, or about one-third of the entire loss. The process was very simple. The banks which pay interest lent their money on call. When the unusual demand came, they all "called" at once, and of course, their calls were not responded to. The result was that the other banks, which had lost valuable accounts to the interest-paying banks, had to come to the rescue, "making common cause, the weak with the strong, to avert a universal catastrophe." The committee recommend an entire discontinuance of the payment of interest upon deposits, whether directly or indirectly.

The committee discuss with great clearness the question of a reserve. They point out that, while this may consist in part of gold, gold "cannot be absorbed into our banking system," and its possession by the banks is in reality a source of embarrassment, since it "has no practical power in an extremity." It is worth while noting, by the way, that the committee estimate the aggregate reserve held by all the national banks of the United States at not much over ten per cent. of their direct liabilities. The committee also touch, though only lightly, the suggestion that Congress might place in the hands of the Clearing-house Committee the power, in consultation with the Secretary of the Treasury, to adjust the rates of interest, and to relax the requirement as to a reserve. The committee finally recommend that the Associated Banks keep on hand, in coin or legal tender, twenty-five per cent. of their total liabilities, and that of this reserve three-fifths be in legal tenders.

We have frequently pointed out the enormous evils and dangers resulting from the pernicious practice of the false certification of checks, and this subject is treated concisely but forcibly by the committee, in a passage which we produce entire in another column. We think it is not too much to say that if this evil practice had not existed, the panic could hardly have occurred. It was the sudden wiping out of the enormous *fictitious* credit of the street that gave the blow to the legitimate credit of the country from which it is yet suffering. The extent of the evil can be partly realized from the statement of the committee that it caused, in some cases, the checks passed through the Clearing-house by several institutions to amount *daily* to two, three, and even five times their capital stock. The committee recommend the rule that no check shall be certified until the full amount has first been deposited.

There are also two recommendations made by the committee, practical and valuable, but relating to the detail of inter-bank business, which we content ourselves with mentioning. One is that the Associate Banks receive as cash on demand no checks not drawn on one of their own number; the other is, that out-of-town checks shall be received only at uniform rates of discount, established monthly by the Clearing-house Committee.

In regard to the matters of general importance discussed by the committee, their recommendations are timely and thorough. It is to be hoped that the banks will adopt and enforce them. In doing so they will give additional evidence of what we believe to be an important truth—that the commercial community can, by its own agencies, manage its affairs better than they can be managed under Governmental or statutory dictation.

SANITARY REFORM.

A subject of the first importance to every community is forcibly called to public attention by the American Public Health Association, which began its sessions in this City yesterday. Composed of scientific and practical hygienists, who have long been actively engaged in the cause of sanitary reform, this association has already done much good, although organized only a year ago. The present meeting may fairly be considered its first, and it is not possible to overrate the excellent effect of its discussions if they receive the attention which they deserve. The programme of papers and reports to be presented has been admirably arranged. Sanitary science in all its relations, not only to the community, but to the individual, is included in the schedule. The papers thus far presented will be found in our columns this morning, and they are both valuable and interesting.

The American people are only beginning to be aware of the necessity of sanitary reform. We have been prodigal of life, as we have been prodigal of everything else. Not only in our cities, but in our villages, and even in our farm-houses, the most ordinary precautions against disease and death have been neglected. Until very recently, we were wholly without any intelligent action to save life. Until the organization of the Metropolitan Board of Health in 1866, the people of New-York were permitted to live in open defiance of all the laws of health. The formation of that board may be said to have practically inaugurated sanitary reform in the United States. But we have had many sharp reminders that it has made slow headway against ignorance and long-established prejudices and indifference. The people have had no knowledge of sanitary requirements, and have shown no desire for any. In such a condition of things, it is not strange that this reform has made but little progress. The wonder is that it has made any.

The next step is to induce the people to do something to save themselves. Upon this work the Public Health Association have entered, and a more opportune time could not have been chosen. With the sufferings of Memphis and Shreveport still fresh in the public mind, it is possible to excite popular interest in the means of preventing disease. At such a moment as this, the report on cholera read last evening will receive the attention it merits. There will be general solicitude to know why Memphis and Shreveport were so scourged, while all other cities were comparatively unscathed. There will be equal readiness to consider the problem presented in the fact, that during the present year 4,491 persons have died of cholera in the United States, and nearly all of them in the States of Alabama, Mississippi, Louisiana, Arkansas, and Tennessee. Attention can now be turned to the enormous death-rate of most of our cities. By proper efforts it is possible to create a public sentiment in favor of sanitary reform, and these efforts, we are glad to know, are being made by the Public Health Association.

Sanitary reform begins in the family. It is a duty every householder owes, not only to himself and his family, but to society, to acquaint himself with the laws of health, and apply them in his own home. When every home is reformed, there will be nothing for the health boards to do, except to attend to the general welfare outside the houses. In New-York, the Board of Health has met its greatest difficulties, and found the chief seats of disease, within the houses. Nor is this true of the tenements alone, but of the better class of residences. There is hardly a family in the whole land in which the laws of health are not in some way daily violated. The reform, then, must begin at home, and the Health Association properly gives prominence to this phase of the subject. Every householder should read the paper on "The Power of the Housekeeper Over, and Responsibility for, the Health of the Family," and the report upon "The Sanitary Relations and Health Principles of Architecture." Nor should any one omit to study the report upon "the physical and moral causes of bad health in American women." This paper is perhaps more valuable than any other, for it traces much of our mortality to its source. But we hope none of the papers which have been or may be hereafter read will be neglected. Each contains information necessary for the advancement of sanitary reform. There may not be general acquiescence in all the positions taken by the writers. There may possibly be some mistakes as to facts, and some unwarranted assumptions from admitted facts. But these will also be of value in leading to discussion. What is wanted above all else in this matter is to awaken general interest, and it can be done most speedily by discussion. In time the people can be convinced that the preservation of life and health is a matter of consequence. When that time comes, the pioneers in sanitary reform will be honored as they deserve, and the practical application of the principles of health will be attended to by every community and every individual.

THE PHOTOCRACY.

One reason of that decay of sociability from which our society has been suffering for the last twenty-five or thirty years is, strange to say, our great material prosperity during that period. We do not mean to say that sociability has decayed because of the introduction of what are called "new people" into circles from which they had been previously excluded by poverty or obscurity. The sociability of which so many persons mourn the loss, or, at least, depressingly feel the absence, is an enjoyment of friendly intercourse which is common to all circles, and to all "sets." There is, therefore, no obvious reason why the reception by one "set" of recruits from another should in any way diminish the real pleasures of society. The new-comers would certainly not hold back from the frequent and informal enjoyment of the companionship of those to whose acquaintanceship they have just won their way; and in the old set a moderate share of good-breeding, of good-feeling, and of real sociability would put the new-comers quite at their ease. The defect which we are considering is becoming characteristic of our society as a whole; but is least so, it must be confessed, in that which is the simplest in its manners, the most cultivated in its tastes, and the most firmly established in its position. Indeed it is passing the bounds set by the term defect, which truly expresses but the absence of something, and is becoming a positive vice, exercising a perceptibly corrupting effect upon social life. This is true, apart from all question of moral corruption. We mean simply that our social tone is unmistakably deteriorating under the influence of the grossest form of mammon-worship. There is nothing new under the sun, and the thing that is, it hath been and shall be; and mammon has been worshiped from the beginning. But there is a peculiarity about our devotion. As a people we do not love money; we are not avaricious, certainly not saving; nor do we bow down very low to power and place. Our weakness is a love of the grossest manifestation of wealth and prosperity, and a tendency to measure the social importance of our friends and acquaintances by their ability to help us to success, or to give us "a good time." People who can neither help us to get on, nor invite us to costly entertainments, we set down as nobodies, no matter what their origin, their worth, their breeding, their cultivation, or their charm of manner. We worship not only success—other people do that—but the most glaring, material, and sensuous outward manifestations of success.

To this first cause of the evil we deplore is to be added the influence of what may be called financial politics. There has of late arisen among us a kind of man who must have his use, it is to be supposed, or he would not be, who threatens to dominate our whole social as well as political life. In some cases he is a lawyer, in some a banker, in some a railway manager, in some only a politician, in others two, or three, or all of these together; but in all cases he is clever, unscrupulous, daring; a strong but coarse-brained, coarse-natured creature. This man, admired by all worshipers of success, himself worships only success in its grossest form, and it is for admission into his social circle that so many of us pine and struggle, and submit to snubbing on the part of those whom we believe hold the keys to that paradise. And when we have entered the sacred precincts, what do we find? Money, and the signs of money. Dresses that cost so much; diamonds that cost so much; furniture that cost so much; and a supper that cost so much; all in a house that cost so much. And suppose the man were to be ruined to-morrow, and his house, and furniture, and all his means of gathering that money-breathing, money-thinking crowd together were to be taken from him, what would he be worth to us the next day? Nothing, absolutely nothing. But is he really worth any more to us to-day? He will give us nothing of his wealth, or no more than we can eat and drink at a sitting. All that people get by hovering round him is the consciousness that they are within the charmed circle of success, material success. Nothing else. As for sensible talk, or wit, or instruction, or social grace and charm, or even good, plain, hearty, sociable enjoyment—there is none of it, and people go away wearied, and if not disgusted with vulgarity, bored by gilded inanity, well fed, it may be, with costly viands, but socially hungrier than the beggars in the streets.

This is a picture which those who have the best opportunity for judging will not condemn as overcharged, of that which is looked up to by a large proportion of the wealthiest and most pretentious of our people as the best society. Need it be said that, while such are our social leaders, our society must be gross, material, mammon-worshiping in its tendencies, and that real sociability, which is the love and enjoyment of friendly intercourse for its own sake, will be yearly more and more one of the things that were; so that travelers coming here will not be able to find it, no matter how long their stay, but will hear of it from a few gray-headed men and women as a tradition of something that passed away in their youth? And the worst of all this is that in New-York there is the material for such a society and such elevated sociable enjoyment as is hardly surpassed in any city of the same size in the world. There are nowhere more charming women, abler or more accomplished men; but they do not form a society, or even, so to speak, a series of societies. They are scattered, and unable to attain the desired companionship. This is not as it should be; it is not as it could be; it is not as it would be, if the control of society were taken out of the hands that have it now. But how that may be done cannot, of course, be set forth at the end of an article.

A NARROW ESCAPE FOR FRANCE.

The files of the latest European journals make it obvious that France has had a very narrow escape from the carrying out of a plot which would have launched her once more on the fatal political cycle which begins with autocracy and ends with revolution. Even yet, as the dispatches of this morning show, the Royalist intrigues have been scotched, not killed. Constitutional monarchy, *plus* the Comte De Chambord, having been found impossible, the attempt is now being made to induce the exile of Frohsdorf to abdicate in favor of his cousin, and so unite the Legitimists and Orleanists in a common endeavor to overthrow the Republic. The cable speaks of the discovery of a plot in favor of this scheme. It is difficult to see how anybody can be "compromised" by favoring such a solution of the existing difficulties of the Royalists, any more than they could be compromised by holding meetings and discussing proposals relative to the restoration of the Comte De Chambord. As our readers are aware, the abdication scheme has always been held in reserve as a last resort of the monarchical combination. If their intrigues in favor of "fusion" and restoration were not treasonable, it is difficult to imagine how their last effort in favor of monarchy can come under this head.

It is as amusing as it is instructive to read in the light of recent events of the elaborate preparations, before the meeting of the Assembly, to make smooth the return of "Henri V." The members of the Orleans family appear to have actively interested themselves in the preliminaries of restoration. The Duc De Nemours, the second son of Louis Philippe, is said to have acted as the intermediary between the loyalists of Paris, and the royal candidate of Frohsdorf and Salzburg. The latest reported letter of this princely secretary states that in the event of a favorable vote by the Assembly, the French Ambassador at Vienna, a relation of Marshal MacMahon, would immediately proceed to Frohsdorf to carry the news in an official manner to the King. The Ambassador had arranged to return to Vienna, after this announcement, to accompany to the royal chateau the deputation which was expected to arrive from the Assembly. It was further reported that the Comte De Chambord was about to remove to a chateau which he owns in Upper Austria, so as to be nearer to France. At that place, it was said, everything had been prepared for the triumphal entry. Royal carriages were in waiting, duly garnished with royal arms and *fleurs-de-lys*, and a due allowance of white flags, also studded with the historical lilies, was doubtless provided.

But, fortunately for France and the world at large, the grandson of Charles X. had inherited none of the cynical contempt for truth and decency of that royal libertine. The Comte De Chambord probably comprehended the fact that "a few honest bewildered doctrinaires, a few adventurous noblemen, a few self-seeking politicians, a few corrupt and corrupting functionaries, a few financial speculators, a few shop-keepers crying for a court, and a few courtiers hungering for the spoils of the civil list," were not exactly the people to found a stable monarchy, even if backed by an accidental majority in the National Assembly. At any rate, he did himself and his cause the justice of abating no jot of his royal pretensions at the bidding of the miscellaneous crowd which presumed to speak for France. That he will consent, at the invitation of the same knot of intriguers, to abdicate the throne which he has never ascended, but which, on his own theory, he virtually occupies, is exceedingly improbable. It is the first time in history that the obstinacy of a Bourbon has told in favor of the rights of the people, and France may well make the most of it.

If we may believe the latest reports by mail, the obstinacy of Marshal MacMahon will have almost as great an influence on the future of France as the obstinacy of the Comte De Chambord. Even before the publication of the ultimatum of "Henri V." some of the leading Republicans of the Left Centre had declared in favor of the organization of the Conservative Republic under the Presidency of Marshal MacMahon, as the only practical and reasonable solution of existing difficulties. But it was announced, apparently on authority, that the Marshal "cannot and will not accept the Presidency." It was confidently assumed that the Marshal would adhere to his declaration that he would abide by the fortunes of the Monarchical majority which elected him. In the event of a miscarriage of their plans, it was announced that he would retire, "not in petulant haste, or in a manner to endanger the safety of the country and the maintenance of order, but he will retain his post only until his successor can be found." In view of such a possibility, it would be premature to assume that France has entirely escaped the peril of the present crisis.

WINTER AND CHARITY.

In a city like New-York, there are always a vast number of people who live habitually from hand to mouth, depending for their support upon chance jobs, and the help of the fortunate and wealthy. In the general retrenchment, these at once find even their irregular employment cut off, and the assistance usually rendered them greatly diminished. Such persons—poor widows, "chore-women," disabled men, and families without natural protectors—will have a bitter season of want and suffering. Then come the children of the ignorant laborers, who, at the best of times, are just able "to keep the wolf from the door"—all that class of bare-footed, ragged, ill-clad, half-fed little ones who now frequent the "industrial schools," and such places of education and charity.

These children will find even their crust at home cut off, and not a penny saved to get them clothing, shoes, or protection against the Winter's cold. Their pinched and hungry faces will cry for pity to the comfortable and well off. Beyond these again is that army of children and young girls employed in factories and shops, estimated at least at one hundred thousand in New-York and the suburbs. These, with their scanty wages, seldom save much, and thousands will now be out of work, exposed to the worst temptation and to keen suffering. Then there are the vast multitude of more intelligent laborers, of mechanics, and railroad and other employes, suddenly thrown out of employment and left to face a Winter without work. Very many of these have some money deposited in the savings banks, and will gradually consume their savings during the Winter. Others will emigrate, and seek employment elsewhere. All this should stimulate every generous person's charity and compassion to the highest action. It will certainly cause many to forego useless luxuries for the sake of providing bread for the hungry and a roof for the houseless.

Yet precisely here is there need of much discretion in our charity. No person who can possibly afford the expenditure should cut off the employment of useful labor in any reasonable production. The best charity is work, given where it produces value. Men who have capital to build, or means to make improvements, or money with which to employ labor, should not let the straitened circumstances of others or their own fears keep them from carrying out their previous designs. Ladies, instead of working more themselves, had better give their alms in sewing and dress-making, put out among those poor girls reduced to want, or in extra "chores" allowed to the poor women who follow every respectable family. We should all keep our money moving, and spend as much as we can afford. Then the well-tried and rational charities, which, while giving food and clothing and shelter, train the poor to help themselves, should be liberally supported. Such thorough agencies of benefaction as the industrial schools, the children's lodging-houses, the Western emigration of the Children's Aid Society, the Five Points House of Industry, the Home of the Friendless, the Howard Mission, and others, should be so liberally cared for that they may quadruple their work.

What we most dread is some impulsive and indiscreet general charity—like public soup-kitchens and free public lodging-houses, with meals and beds—which will pauperize many of the respectable poor, and call in here a stream of paupers from all the country districts a hundred miles around. For it must be remembered that one of our misfortunes every Autumn in New-York is that a current of paupers sets in from nearly the whole State, to take advantage of the Winter charities. Those who live on the Hudson know that there is a procession of "tramps" toward the City from September till Christmas, and then a reverse current in the Spring. We have reason to fear that if our authorities set up any general scheme of feeding or lodging the poor, there will be a serious addition to this most undesirable population. And, worse than this, those who remember the Winter of 1857 will recall how demoralizing to the decent poor the public soup-kitchens became. "Night refuges," such as are proposed by the Board of Charities, can do no harm, and will accomplish much good; but they should not be enlarged into more comprehensive charities. We do not want to pauperize our poor. The more we can keep them near the line of self-respect and self-help, the better. Public and private charity this Winter must be guided by wisdom.

BANKING REFORM.

IMPORTANT RECOMMENDATIONS OF A CLEARING-HOUSE COMMITTEE.

ABOLITION OF INTEREST TO DEPOSITORS—NO FALSE CERTIFICATIONS OF CHECKS.

A committee of the Clearing-house Association, consisting of Messrs. George S. Coe, President American Exchange National Bank; W. L. Jenkins, President Bank of America; J. M. Morrison, President Manhattan Bank; Moses Taylor, President National City Bank; F. D. Tappen, President Gallatin National Bank; John E. Williams, President Metropolitan National Bank; J. L. Everitt, Cashier National Broadway Bank; Robert Buck, Cashier Pacific Bank. John Q. Jones, President Chemical National Bank, has prepared an important report on banking reform, of which the main points are recited on our editorial page. The committee refer as follows to the operation of the practice of paying interest on deposits during the panic:

Deposits which are derived from strictly commercial operations cannot fluctuate so widely, from time to time, as to produce disturbance in the community; and banks which confine their business to them, as they naturally arise, are always reliable and regular in their treatment of their dealers, and can be considered [illegible] safety to the public. On the contrary, deposits which are purchased by payment of interest, or otherwise, and which must, therefore, of necessity be largely loaned "on demand," are the cause of continual agitation and solicitude to those who had them in charge. They are certain to be withdrawn at the season of the year and at the moment most inconvenient to the banks and to their dealers. This fact is best illustrated by the following figures:

The averaged deposits of the sixty Clearing-house banks for ten weeks from 5th July to 6th September were		$232,228,000
The lowest amount reached since the panic was		143,170,000
Showing a total reduction of		$89,058,000
Of the above amount during the ten weeks twelve interest-paying banks held	$117,585,000	
The lowest total reached by them since the panic	52,669,000	
Showing a loss in twelve banks of		$58,916,000
And in the other forty-eight banks of		$30,142,000

and were it not for the fact that several of the forty-eight banks are more or less involved in the same practice, this disparity would be still more apparent.

When the late panic commenced, the sixty banks composing the New-York Clearing-house were indebted for about two hundred millions of deposits. Of this amount three institutions (paying interest to their country depositors) owed about fifty millions, and including these, twelve banks of similar character owed about one hundred millions; that is to say, twelve institutions held one half of the aggregate deposits, and the other forty-eight, their associates, the other half. The proportionate reserve of legal-tender notes in the Associated Banks was also greatly in favor of the latter number, for the obvious reason that banks which pay interest upon money can least bear to have any amount of it idle. The active demand first came, as it usually comes, for that portion of deposits due to country banks, who, in addition to their annual necessities, had been disturbed by failures of several City bankers, holding large balances of money due to the interior. These deposits were to a great extent loaned upon stocks and bonds in Wall street, payable "on call," with the confident belief that they were there earning more than the interest paid for securing them, and were available as promised. But, from the very nature of the case, the rapid withdrawal of deposits from the banks made the "call" from every direction simultaneous, and closed every resource from which the "street" derived its power to respond. Borrowers upon stocks were deprived both of their facilities of borrowing, and of all power to sell their securities. The necessary result occurred. Banks which found themselves in this dilemma had no alternative but to ask the assistance of their associates, and the conflagration was so rapid and violent that every consideration of fraternal sympathy, self-preservation, and public safety, compelled a general and earnest co-operation; and the majority, who had for long years conducted their business upon sound principles, and who had patiently submitted to the loss of valuable accounts, drawn from them by their associates, by practices against which they had continually protested, instantly responded to the call by placing their resources at command of those who had done so much toward producing the calamity. Making common cause, the weak with the strong, to avert a universal catastrophe.

The following is the comment by the committee on the false certification of checks:

The practice of certifying checks upon banks as "good" has proved a great public convenience, and has for that reason grown into extensive use. Your committee approach its consideration with some embarrassment. The custom originated in the natural inquiry of bank tellers respecting the standing and credit of their dealers, and for many years it had little significance, otherwise than as giving clerical information. Checks so marked were not regarded as binding upon institutions in the nature of an official acceptance, and were, therefore, not entered upon their books. It was only since about the year 1850 that a new and influential institution deemed it expedient to define the character of an act then vague and uncertain, by charging such checks to the account of their drawers, since when they have been legally regarded as formal obligations, and have become the medium of the most important transactions. If such writing certified to a real fact, that the bank actually had in possession, and due from it to the drawer of the check the stated sum, which it thus agreed to transfer to another party, no possible injury, but great good would ensue. But when a bank binds itself to transfer what it has not, but only expects to have, it assumes for its dealers, without reason, all the contingencies incident to human transactions, and places its shareholders under perils which they never intended to assume. The power of certifying checks is necessarily intrusted to clerks or subordinate officers, who are employed to perform the ordinary and more mechanical duties of the bank, and who are supposed to be strictly limited in giving to every dealer only what has before been received from him. And the power of bestowing credit is reserved for abler and more experienced men, themselves personally identified with the interests they administer, who gravely deliberate upon every transaction, and decide with the light of their united wisdom. But the practice of certifying uncovered checks, as pursued in some institutions, entirely reverses this established order, and while the responsible council is carefully deliberating over smaller credits, a non-commissioned officer is freely bestowing them in larger volumes, without security, upon comparatively irresponsible men. So extensively has this practice been pursued by several institutions that the amount of such checks, which have passed daily through the Clearing-house, has reached in some instances to twice and three times, and in one or two, to four and five times their capital stock, and this through long periods of time. Every bank in the association is directly involved in the risks attending this practice. It multiplies excessively the sums which such institutions pass through the Clearing-house, and the consequent balances of the exchanges with their associates, which the capital of such banks can never adequately guarantee. The most striking commentary upon the dangers of this practice, was afforded during the late panic, by the dealer of a bank who had largely received such favors, and who, seeing by its application to others that his own checks were in peril, declined, under advice of counsel, to cover them by a deposit until otherwise assured that the bank could respond to these very obligations.

AMUSEMENTS.

THE ITALIAN OPERA.

"Gli Ugonotti" will be repeated at the Academy of Music this evening. The performance enlists the exertions of Mme. Nilsson, and almost all Mr. Strakosch's artists, which is paramount to saying that a more impressive one could not be wished.

CENSURE OF A RAILROAD COMPANY.

BOSTON, Nov. 11.—A Coroner's jury has rendered the following strange verdict on a recent railroad accident in Boston: That the said Nathan J. Cole came to his death from injuries caused by striking his head against the Harvard Street Bridge, over the Boston, Hartford and Erie Railroad, while the freight train upon which he was employed was passing under said bridge, he being at the time upon the top of a car engaged in the duties of his position. The responsibility of his death rests upon the managers of the aforesaid railroad, in that they have neglected to replace the bridge-guard that should have warned the deceased of danger, although it has been destroyed for months. It is in evidence that a large portion of the bridge-guards upon this railroad have either been destroyed or are in such condition as to be useless. This state of affairs is, in our opinion, an indication of a reckless disregard of human life, a neglect of duty on the part of the officers of the road, utterly without excuse, and deserving of the severest censure.

MORMON MATTERS.

SALT LAKE, Utah, Nov. 11.—At a meeting of the Directors of the Zion Co-operative Mercantile Institution, Mr. Jennings was elected Vice President, vice Theodore McKean, resigned, and Wm. H. Hooper Superintendent, vice H. B. Clawson.

A FATAL BOILER EXPLOSION.

SEVEN PERSONS KILLED, AND MANY WOUNDED.

EXPLOSION OF THE BOILER OF A HOISTING-MACHINE ON THE FOURTH AVENUE RAILROAD IMPROVEMENT.

Seven persons were killed yesterday evening by the explosion of a boiler on the west bank of the Under-ground Railroad in Fourth avenue, between One Hundred and Twenty-eighth and One Hundred and Twenty-ninth streets. To examine the horrible occurrence in all its details is to find that these seven lives were sacrificed, a score of other persons wounded, and a large quantity of property destroyed by a criminal negligence and a grasping disregard of public safety. Since the beginning of this railroad improvement thirty-nine lives have been sacrificed, either by passing trains, by blasting accidents, or from other causes, and the terrible calamity of yesterday brings the death-roll up to forty-six victims of carelessness on the part of the management of the work.

To fully comprehend this calamity in all its dire extent, it is necessary to explain what this improvement is. At present the Albany and Harlem Railroad has an up and down track on the east side of Fourth avenue, perfectly unprotected and level with the remaining portion of the street. The improvement is the cutting of a railroad under the level of the street, so as to guard against accidents. This cut is in the centre of the avenue. At each street crossing this cut are temporary bridges, constructed of wood, with plank roadways. The earth taken from the cut is banked up on each side. To remove this earth from the cut, and to lower the stone to be employed in the construction of the walls of the cut, the rails, sleepers, and other materials, derricks have been and are used, and are worked by steam from movable boilers. The boiler which was used yesterday was one of these.

In this respect it may be well to give a résumé of all the facts connected with the previous use of the boiler. It was first brought to work on the improvement about three weeks ago, and placed in operation at One Hundred and Twenty-sixth street. On a wooden platform with it was fixed the hoisting machine and the derrick. It worked up the avenue, and yesterday was directly in front of the lager-beer saloon of J. Ormston, No. 2,370 Fourth avenue. The boiler was a peculiar one, an upright double tubular boiler, high pressure, with a quarter of an inch wrought-iron shell, and made as a special steam-pump, by A. S. Cameron & Co., engineers, foot of East Twenty-third street. The hoisting machine used in connection with the boiler was also patented, having been invented by Mr. Belmore of the Harlem Gas Works. It is but just to say that the accident has not shown in the slightest way any imperfection in the hoister. This boiler was under the charge of John Barnum, of One Hundred and Twenty-fifth street and Fourth avenue. Whether or not he gave it the care required by a high-pressure engine will undoubtedly be the subject of official investigation to-day. Charges of the gravest character, and supported by reputable witnesses, in reference to this point, were publicly made last night.

The accident occurred about 4:20 o'clock in the afternoon. Fourth avenue was crowded with pedestrians, and it seems almost a miracle that only seven lives were lost. Up to the moment of the terrible occurrence, not the slightest indication had been observed that the boiler was untrustworthy.

Where the engine stood was almost in the centre of the block. The wooden platform on which it rested was being moved forward toward Twenty-ninth street by the workmen, who were using wooden beams and iron crow-bars to pry it onward. Around the boiler were John Gibson, twenty-four years old, and John Foley, twenty-four years old, both residing at One Hundred and Twenty-fifth street and Fourth avenue; Barnum, the engineer, who was talking to William Daggart, a laborer, residing at One Hundred and Twenty-seventh street and Sixth avenue; William Fallen, laborer, of One Hundred and Twenty-fifth street, near Sixth avenue; Bryan Melly, twenty-two years old, laborer, of Fourth avenue, between One Hundred and Thirtieth and One Hundred and Thirty-first streets; Patrick Moriarty, laborer, of No. 2,298 Second avenue; Patrick Finn, laborer, thirty years old, of One Hundred and Thirtieth street, near Fourth avenue, and William Britt, a school-boy, ten years old, residing at Fourth avenue and One Hundred and Thirty-third street.

Between the bank and the westerly sidewalk of the avenue were Philip Muller, fifty-two years of age, of Tenth avenue, between Fifty-third and Fifty-fourth streets, and George Becker, twenty-three years old, of One Hundred and ninth street, between Second and Third avenues, laborers, in the employ of the Harlem Gas Company, who were laying gas-pipes. At the south-west corner of One Hundred and Twenty-eighth street and Fourth avenue, stood Miss Louisa Bassford, a young lady eighteen years of age, preparing to cross the temporary bridge at that street. Crossing the bridge, with her harp on her back, was a little Italian harp-girl about ten years of age. In the shops, bustle and life, on the other side of the avenue, trains and engines thundering along the track. Such was the scene a moment before the explosion.

Swift as a thunder-clap it came—a cannon-like report—and a dense cloud of steam and dust shut out the ghastly sight for a moment. When it cleared away Muller and Becker were lying over their gas-pipes. At the place where the boiler had been Gibson and Foley, the laborers, lay horribly mangled; a few feet further on lay poor little Britt, the school-boy, his books by his side—all dead. But the culminating horror of the scene was reached when the horror-stricken witnesses looked toward One Hundred and Twenty-eighth street; for on the corner laid the body of Miss Bassford, her fair face battered out of semblance to humanity, and her golden hair covered with blood. On the bridge lay the poor Italian child, dead, fallen on her harp. The wounded were endeavoring to reach some place of safety. This was the scene a moment after the explosion.

Sergts. Long and Osborn, of the Twelfth Precinct, had been talking together on the steps of the Fifth District Police Court, and had walked down One Hundred and Twenty-eighth street when they heard the explosion. At first they thought it was merely a blast, but, seeing the people running, at once proceeded to the scene, and, noting the extent of the accident, ran to the station-house, in One Hundred and Twenty-sixth street, for help. Capt. Bennett, with Sergts. Ten Eyck and Osborn and the reserve force of the precinct, at once turned out and did yeoman service in removing the dead and wounded to the station-house. The greater number of the wounded, however, were so slightly injured as to be able to proceed to their homes before the arrival of the Police.

The scene in the station-house on the reception of the killed and wounded was of a very affecting and exciting character. As each body was brought in, persons in the immense crowd, which fairly blocked up the streets, would fancy that they recognized some dear friend or relative, and an indescribable expression of grief and pain, general among all, would follow. The bodies were all taken back to the prison, in the rear of the station-house, and placed on the flagged floor of the corridor. Each one had the head battered almost beyond recognition, and in many cases half the skull carried away. Their limbs and bodies, too, were mangled and cut to pieces.

As the bodies came in, Capt. Bennett sent out officers to endeavor to find the relatives. Mr. George Bassford, a cigar manufacturer, father of the poor young lady killed at the corner of One Hundred and Twenty-eighth street, came, and her remains were taken to his residence. The body of the school-boy Britt was also claimed and taken to his parents' residence. The other bodies remained in the station-house until a late hour. Late last night the body of the Italian harp-girl was recognized as that of Irene Belfitre, of No. 74 Thompson street.

The killed are Philip Muller, of Tenth avenue, between Fifty-third and Fifty-fourth streets; George Becker, of One Hundred and Ninth street, between Second and Third avenues; John Gibson and John Foley, of No. 125 Fourth avenue; William Britt, of Fourth avenue and One Hundred and Thirty-third street; Louisa Bassford, of No. 51 East One Hundred and Twenty-fifth street, and Irene Belfitre, of No. 74 Thompson street.

The wounded taken to the station-house were, William Fallon, thirty years, laborer, of One Hundred and Twenty-fifth street, near Sixth avenue, severely scalded, taken to Reception Hospital; Bryan Melly, twenty-two years, laborer, of Fourth avenue, between One Hundred and Thirtieth and One Hundred and Thirty-first streets, severe scalp-wound, taken to Reception Hospital; Patrick Moriarty, laborer, of No. 2,298 Second avenue, slightly, went home; Patrick Finn, of One Hundred and Thirtieth street, near Fourth avenue, slightly, went home, and William Daggart, of One Hundred and Twenty-seventh street and Sixth avenue, slightly, went home. As the ambulance of Dr. W. M. Campbell, containing Fallon and Melly, drove away, it was followed for several blocks by the crowd.

In Fourth avenue the scene was not less exciting. An immense crowd had assembled, and the sidewalk on the west side was thronged with eager questioners. A number of Police guarded the remains of the boiler. The entire outer casing of the boiler had been blown off bodily, and the platform torn to pieces. The upper portion of the boiler had been broken into four pieces. The one which killed Miss Bassford was found at the corner of One Hundred and Twenty-eighth street; another, which struck the Italian girl, Irene Belfitre, while crossing the bridge, had fallen into the railroad cut, and two other pieces lay near the boiler platform, which was all torn to pieces. The telegraph poles, on each side of the place where the boiler stood, were torn down, and a news-stand overturned. All the windows of R. W. Ridley's drug store, No. 2,365 Fourth avenue, were shattered, and the ceiling broken down by the force of the explosion. The windows and ceilings of the following stores were also completely smashed: William Horn's butcher shop, No. 2,366 Fourth avenue; J. Wealich's hair-dressing saloon, No. 2,368 Fourth avenue, and J. Ormston's beer saloon, No. 2,370 Fourth avenue. All the windows of the Fifth District were completely destroyed.

It is stated that the boiler was owned by Mr. Belmore, who resides at First avenue and One Hundred and Tenth street. It is said to have a capacity of 120 pounds, and to have had on at the time of the accident, forty pounds pressure. It is also stated that it was recently tested and pronounced all right. Others, however, said that there were eighty pounds pressure on when the accident occurred.

Officer Garside, of the Fifth District Court, and Mr. Ormsto, said that they have, during the past week, noticed that the boiler was left in the sole charge of a little boy. On one occasion Officer Garside heard the boy tell a laborer to look out for the steam-gauge while he got some water.

Coroner Keenan has assumed charge of the case, and will at once proceed to investigate.

BUSINESS IN THE COUNTRY.

THE MILLS OF LOWELL TO BE RUN ON REDUCED TIME—NO STOPPAGE TO BE MADE.

Special Dispatch to the New-York Times.

Boston, Nov. 11.—The Boott, Massachusetts, and the Merrimack Mills, of Lowell, began running to-day on three-quarter time, and now all the mills of the manufacturing companies of Lowell, excepting the Hamilton and Lawrence, are running on this basis of reduced time. The number of working hours per day is reduced, and, under the new arrangement, the operatives do not go in the afternoon on Saturday. The corporations have formed no combination, and have adopted no plan which can be understood as binding at all, but the general opinion expressed has been in favor of the plan adopted, and the action has been uniform. It is believed that there is sufficient work to keep up the present arrangement through the Winter; but the corporations state their intention of returning to the old basis the very moment that the outlook of increasing business will warrant. Under the present arrangement of continuous operations at reduced time, the mill hands can earn enough to keep them from want, and the demoralization which would very likely result from a total suspension in every or any department is avoided. The Lowell Carpet Mills are running part of their machinery on full time, and their managers appear to be confident that they can safely pull through with the present arrangement.

ENGLISH FACTORY HANDS GOING BACK TO ENGLAND FROM BOSTON.

Boston, Mass., Nov. 11.—The steam-ship Atlas, which sailed from Boston to-day for Liverpool, had 230 steerage passengers, a large proportion of them mill operatives and artisans who are returning to the Old World for lack of employment here. About 40 factory operatives came from Fall River to embark in the Atlas. The men belonging to the Cunard steam-ship Abyssinia who were detailed to take the derelict ship Richard Robinson into Halifax also go out in this steamer, having arrived here this morning.

PROVIDING WORK FOR THE UNEMPLOYED IN PHILADELPHIA.

Philadelphia, Nov. 11.—A committee appointed at a mass-meeting of working men had an interview with Mayor Stokley, to-day, for the purpose of ascertaining what could be done to provide employment for the thousands of persons out of work. The Mayor expressed his gratification at being consulted, and recommended that a petition be addressed to the City Council Boards, when a committee would be appointed to take some action. Much out-door work, he said, could be provided, but there was also a necessity for providing employment for those accustomed to in-door work.

STRINGENCY IN MONTGOMERY.

Montgomery, Ala., Nov. 11.—The Alabama State Fair is indefinitely postponed in consequence of the stringency of the times.

The Board of Health again publish that all fever apprehension is at an end. No new cases have occurred for several days, and but few deaths for the past ten days, and these old cases.

PANIC IN PITTSBURG.

SUSPENSION OF TWO SAVINGS BANKS—RUNS ON ALL THE CITY BANKS FEARED TO-DAY.

Special Dispatch to the New-York Times.

Pittsburg, Nov. 11.—As soon as business opened to-day rumors were freely circulated affecting the stability of a number of the banking institutions of this city and the vicinity, but they were generally discredited, and but little attention was paid to them, until it was authentically ascertained that the Duquesne Savings Bank had closed its doors and announced that it had temporarily suspended payment. As soon as this became known the wildest statements were made, and great excitement prevailed on the streets, for the usual number of croakers were not wanting to lend their words of ill omen to add to the general depression. The suspension in this case was, it is said, brought about by the inability of the Directors to realize upon the securities held, consequently rendering them unable to meet the demand of the depositors, which has been constant and unremitting since the setting in of the panic. The liabilities, so far as can at present be ascertained, are about $400,000, and it is claimed that the assets, which consist for the most part of bonds and mortgages, are far in excess of this amount. The Directors claim that while these securities are perfectly good, and of a character to be fully realized upon in ordinary times, yet just now nothing can be done with them. They express their confidence in their ability to pay every dollar, if only time be granted to enable them to realize upon their assets without a ruinous sacrifice. The capital of the corporation, which is a chartered one, is $100,000. A meeting of the Directors will be held to-morrow, when, it is understood, a proposition will be made to the creditors offering to pay them the amount of their claims in five installments—viz., in four, seven, ten, thirteen, and sixteen months respectively.

The general feeling of insecurity which was manifested on the announcement of this stoppage was further increased by it becoming known that the East Liberty Savings and Deposit Bank had also suspended payment. The streets then assumed an appearance of excitement seldom witnessed in this ordinarily quiet city. Of course innumerable rumors were circulated, and lost nothing by the telling, that other banks and large firms in other branches of business had failed, but on inquiry they were found to be false, with one exception, as will be seen from the notice below. The East Liberty Bank is what is termed an individual-liability bank, and has a capital of $20,000. The surplus amounted to $80,000 more. The deposits in September amounted to nearly $300,000, but at the time of the stoppage were in the neighborhood of $195,000. Inability to realize on securities is assigned as the reason for the failure. These securities are composed of bonds, mortgages, and bills discounted. There are about thirty shareholders in the concern, and each one is liable to the extent of his individual means, so that the depositors, it is said, cannot possibly lose. Mr. T. Mellon, of T. Mellon & Sons, bankers of Smithfield street, was looked upon as the guiding spirit of the institution, and as soon as it became known that a stoppage had occurred, a run was made on Mellon & Sons, which continued throughout the day. To-morrow this is looked to to increase, and it is a question whether they will be able to weather the storm. Their deposits amount to about $350,000, and should the run on them continue, there are grave doubts that they will be able to realize on their securities in time to be of any service to them.

To-morrow is looked forward to with great anxiety on all sides, for it is feared that a run will be made on every bank in the city, and if such is the case, the consequences will be disastrous in the extreme. To-day it was impossible to obtain a dollar from the banks in the way of discount, except upon such securities as could be readily made available in case of need. This state of affairs must inevitably react on the business community, and cause many of the works now in operation to stop altogether. It is now said that the effects of the panic are only beginning to come this way. A gentleman occupying a prominent position in financial circles here told me to-day that in the event of a run on the banks here to-morrow, and which he anticipated, he knew of but two or three that could stand it. It can, therefore, be readily seen that the situation, as it affects all interests here, is full of uncertainty and danger.

Public confidence was further shaken by the announcement that William Smith & Sons, the large pipe founders of this city, had called their creditors together, and asked for an extension of time. This, it is said, was necessitated by the large amount which Mr. Smith has been called upon to pay on the case of the Cascade Iron Company, and the Escanaba Furnace, of Michigan, in which concerns he is an individual partner.

Ira B. McVay & Co. will issue to-morrow a call for a meeting of their creditors on Friday. The statement to be submitted, it is said, will show the liabilities to be $400,000 and the assets $500,000. They will make no proposition, but will leave their affairs in the hands of the creditors for them to take such action as they deem expedient. It is now becoming to be generally admitted that the first serious blow received by Pittsburg was the failure of this firm the effects of which are daily made more apparent. Great anxiety prevails on every hand, and the events of to-morrow are looked forward to with great anxiety.

MR. WILKIE COLLINS' READING.

The fame of Mr. Wilkie Collins as a novelist, apart from any interest in witnessing his début as a professional reader, was sufficient last night to attract a very large audience to Association Hall. The company assembled to hear Mr. Collins read was quite exceptional in its character. Very many lights of the fashionable world were present, as were also not a few prominent members of the profession in which Mr. Collins has made himself illustrious. Mingled with these were large numbers of young ladies, who watched the reader with that steadfast fixity of gaze which only ladies can fasten on a gentleman of literary eminence, whose writings are to them like household words. Shortly after 8 o'clock Mr. Collins appeared upon the platform, and was greeted with a long and hearty burst of applause. After being very briefly introduced, he proceeded in a few distinct sentences to introduce himself. He stated that the story he was about to read was rewritten, and he hoped considerably improved, from a novelette composed by him for an English magazine many years ago. His desire was to read the story as though he were sitting in a large parlor surrounded by friends, letting the story tell itself and create its own interest from its own merits. He finally deprecated all intention of acting, believing that the vocations of reader and actor were entirely distinct and could not be assimilated without detriment to art. He then proceeded to read his story of "The Dream Woman—A Mystery." Mr. Collins' appearance is so well known, even to those who have never seen him, so extensively distributed have been his portraits, that any description of the gentleman's appearance is superfluous. It is only necessary to say that his photographs do not flatter him, that he has the massive head and bushy whiskers with which we are all so familiar, and that he has an exceedingly agreeable manner, and that his voice is pleasant and distinct. For obvious reasons we give no description of the plot of the "Dream Woman," the second portion of its title being the best index of its nature, and in the author's own words, "it begins in mystery, progresses in mystery, and closes in mystery." Of the character of the story something may be said. It presents briefly nearly all Mr. Collins' strong qualities and peculiarities as a writer of fiction. The story is divided into four narratives, told by different persons, and, of course, each one being told in a different manner. The few characters, not very pleasant ones by the way, are drawn with wonderful distinctness, the language is as incisive and as epigrammatic as in the author's best works, and the plot of the story, though slowly and skillfully unraveling itself from the beginning never does develop itself until the very last page. The reading of the story occupied exactly two hours, and as it was almost devoid of humor, and borders on the supernatural and painful all the time, the interest will be understood to be very strong when we say that the audience never flagged in their attention, and toward the close of the reading hung in breathless silence on the reader's words. Mr. Collins was heartily applauded at the close, and twice recalled upon the platform, after which the audience slowly dispersed, having, like *Macbeth*, supped full of horrors. Of Mr. Collins as a reader it is rather difficult to speak from last night's performance. That he is not a very practiced one was quite apparent. He has, however, excellent qualities for the reading desk, an ample fund of quiet humor, an exceedingly distinct enunciation, and great animation and earnestness. What Mr. Collins did fail in, however, was in the characterization of his dramatis personæ. This he did not succeed in preserving, and during the very long reading the "Dream Woman" and some of the minor personages got somewhat mixed up, and only the very strong and dramatic writing of the story saved it from confusion. Despite the unusual length of the reading, and the absence of variety and humor in its incidents, Mr. Collins' efforts in his new field of labor may be safely pronounced a success, and the "Dream Woman," as long as she remains a mystery, will be a very attractive and absorbing, if not a very cheerful, lady.

THE CANVASS IN WESTCHESTER COUNTY.

The Supervisors of Westchester County organized yesterday at the Court-house, White Plains, as a Board of County Canvassers, Mr. Daniel Hunt, of Lewisboro, presided. When the returns from Morrisania were taken up, Mr. Bussing objected to making a record of the votes cast for John Flanagan and James R. Angel, rival candidates for the civil justiceship in "the Tenth Judicial District of the City and County of New-York," because, unless the towns of Kings' Bridge, Morrisania, and West Farms were annexed to New-York there would be no such office as the one referred to, and if the annexation was a fixed fact, then the Supervisors of the City and County of New-York were the proper authorities to examine the returns. Mr. Bussing also objected to taking any cognizance of the votes cast for Col. Jas. J. Mooney for Police Justice of the Sixth Judicial District, on the ground that annexation made the office, as he believed, non-elective, and gave to the Mayor and Aldermen of New-York the power to nominate and confirm Police Justices. The board then agreed to defer action upon the matter until to-day. A protest was presented by Mr. James R. Angel, the Republican and Reform candidate for Civil Justice in the Tenth District, against acknowledging the election of Mr. Flanagan, on the ground that in one district in Morrisania nearly twice as many ballots were cast for him as there are legal voters residing in it. In support of the statement that illegal votes had been cast for Mr. Flanagan, a man named Beddette, of Morrisania, testified on oath that thirty-six residents of New-York had assembled in a saloon at Mott Haven, and left it in small parties for the polls, where they cast about 500 votes. The statement was placed on file, after which the board adjourned.

TROTTING AT FLEETWOOD.

The second Fall meeting at Fleetwood Park terminated yesterday. The attendance was very large in consequence of the two exciting contests promised by the programme, and the day was most favorable for witnessing the sport. The first race was run for the purse of $250, for horses which had never exceeded 2:35. There were twenty-one entries, but only eight horses started. Mr. John Murphy's Joe Clarke, the favorite of the field, came off the winner, having taken three heats out of five. Mr. F. Haight's blk. g. Damon came second, and Mr. J. H. Philip's r. g. Fred. Tyler stood third on the list. The first heat was run in 2:30½. The principal event of the day was the match for $2,000 between Mr. William Lovell's b. m. American Girl and Mr. W. H. Humphrey's ch. g. Judge Fullerton. Before the start, Fullerton was the favorite at $100 to $70, and $200 to $130. After a close contest the Judge came in the winner by half a length on the first heat, having made the ground in 2:24. In the second heat he got the Girl by a length and a half—time 2:24½. The third was a dead heat in 2:24, and in the fourth heat the Judge came in five lengths ahead of the Girl in 2:24.

THE METHODIST BISHOPS AT NEWARK.

The Methodist Bishops who have just completed their session at Newark have made out their plans for the annual conferences and their report of the condition of the Church throughout the entire world, neither of which will, however, be made public until the annual meeting of the Board of Missions at New-York this week. There are seventy-six annual conferences which are visited each year by one or other of the twelve Bishops, so that, at the close of the year the condition of the entire work is known. These conferences comprise every State and Territory in the Union, and there are twelve mission conferences in Europe, Asia, and South America. These latter are now being visited by Bishops Foster and Harris, and consequently only ten of the Bishops are in this country at present, and one of these—Morris—was unable to be present because of his feeble health. The dates of the sessions of the conferences and the names of the presiding Bishops will be made public at the New-York meeting.

THE GEOGRAPHICAL SOCIETY.

At a meeting of the American Geographical Society, last evening, Lieut. Fred. Collins read a paper on the Isthmus of Darien and the Valley of the Atrato, considered with reference to the practicability of an interoceanic ship canal. A canal way on this line could be constructed for the sum of $56,000,000. It would require the excavation of 6,000,000 cubit yards of earth and 16,000,000 cubit yards of rock. From estimates of trade for 1870 it was estimated that the canal, if constructed, would yield at the end of the second year a net income of over $5,000,000. The lecture was illustrated with maps and charts and photographic views.

THE CHOLERA.

EVENING SESSION OF THE HEALTH ASSOCIATION.

SUMMARY OF LOCAL REPORTS UPON CHOLERA AS IT HAS PREVAILED IN THIS COUNTRY DURING THIS YEAR.

The American Public Health Association reassembled last evening at the hall of the Union League Club, Edwin M. Snow, M. D., Rhode Island, presiding. The attendance of medical gentleman was about the same as in the morning. Local reports upon cholera, as it has prevailed in the Mississippi Valley and elsewhere in America during the present year, were presented, illustrated with maps and explained by members of the association from various localities. C. B. White, M. D., President of the Louisiana Board of Health; Ely McClellan, M. D., United States Army, of Kentucky; J. H. Van Deman, M. D., of Chattanooga, Tenn., participated in the presentation.

CHOLERA IN THE UNITED STATES IN 1873.

The following is a summary of the reports presented. The figures in the first column refer to the map. The third column indicates the population, the fourth column the dates of the first cases, and the last column the number of deaths from cholera:

No.		Population—Census 1870.	Dates.	No. of Deaths.
	LOUISIANA.			
1.	New-Orleans	191,500	Feb.	232
2.	Concordia Parish	....	June	16
3.	Delta, Madison Parish	....	June 28	12
4.	Lafourche Parish	....	May 10	50
5.	Monroe	1,950	May 25	60
	MISSISSIPPI.			
1.	Jackson	4,200	May 22	23
2.	Vicksburg	12,500	May	13
	ALABAMA.			
1.	Birmingham	....	June 22	120
2.	Huntsville	5,000	June 16	55
	ARKANSAS.			
1.	Little Rock	12,400	July 2	15
	Near Little Rock		July 25	12
	TENNESSEE.			
1.	Blue Springs		July	8
	Near Midway		July	12
2.	Chattanooga	6,000	June 22	70
	Chattanooga, second attack		Aug. 4	16
3.	Clarksville	3,200	July	10
4.	Erin		June 24	14
	Erin, second attack		Aug. 5	9
5.	Gallatin	2,100	May 29	104
6.	Greenville	1,000	June 11	49
7.	Jonesboro	1,500	July 15	34
8.	Near Kerrville		1st week May	9
9.	Knoxville	8,000	July 12	20
10.	Lebanon	2,000	June 8	29
	Near Lebanon			9
11.	Memphis	40,000	May 17	500
12.	Murfreesboro	3,500	June 17	41
	Near Murfreesboro			30
13.	Nashville	25,800	May 26	750
14.	Shelbyville	1,700	June 29	50
15.	Springfield	2,100	June 18	12
16.	Union City	2,500	July 16	51
	KENTUCKY.			
1.	Ballard Co.		June 30	20
2.	Bowling Green	4,600	June 16	33
3.	Columbia	506	August 28	18
	Near Columbia			7
4.	Covington	24,500	June	15
	Newport	15,000	June	6
5.	Elizabethtown	1,700	July 10	17
6.	Franklin	1,800	June 14	52
7.	Near Glasgow		June 30	18
8.	Henderson	4,200	June 23	8
9.	Henry Co.		July 12	16
10.	Hickman	1,100	July	
11.	Hopkinsville	3,100	July	11
12.	Lagrange	612	July	20
13.	Lancaster	741	Aug. 16	34
14.	Lebanon	1,900	Aug. 22	26
	Near Lebanon			58
15.	Logan Co.		July	30
16.	Louisville	100,800	June 4	22
17.	Maysville	4,700	June	7
18.	Millersburg	675	July 10	8
	Millersburg, second attack		Aug. 26	57
19.	Muldraugh's Hill		July 17	
	Muldraugh's Hill, second attack		Aug. 30	20
	Near West Point		Aug. 24	6
20.	New-Haven	99	Aug. 31	6
21.	Owensboro	3,400	Aug.	78
22.	Paducah	6,800	May 22	16
23.	Princeton	1,012	July 19	10
24.	Near Springfield		Sept.	8
25.	Stanford	752	Sept.	16
26.	Woodburn	1,350	July	10
	ILLINOIS.			
1.	Carmi	3,700	July 20	18
2.	Caseyville		July	17
3.	Chicago	299,000	May 24	116
4.	Clear Creek Precinct		July 10	15
5.	Exeter		Aug. 5	14
6.	Jacksonville	9,900	Aug.	5
7.	Near Lebanon		July 4	9
8.	Odin	1,300	July	18
9.	Okawville		Aug.	30
	INDIANA.			
1.	Aurora	3,300	July	11
2.	Evansville	21,800	June 12	22
3.	Indianapolis	48,200	July 25	39
4.	Mount Vernon	2,900	June 6	33
5.	New-Elizabeth		Aug.	24
6.	Washington	2,100	Aug.	7
7.	Near Princeton		July 18	8
	OHIO.			
1.	Cincinnati	216,200	June 14	201
2.	Columbus	31,300	July 5	45
3.	Dayton	30,500	July 1	7
	WEST VIRGINIA.			
1.	Wheeling	19,300	July 22	3
	Wheeling, 2d attack		Aug. 30	6
	PENNSYLVANIA.			
1.	Pittsburg	86,000	Aug. 1	5
	MISSOURI.			
1.	Fayette	518	July 17	20
	Fayette, second attack		Aug. 18	20
2.	Hannibal	10,100	July 9	22
3.	Jefferson City	4,400	July	4
4.	Louisiana	3,600	June	27
5.	Pilot Knob	581	Aug. 7	51
6.	Poplar Bluff	340	June	20
7.	St. Louis	310,900	June 20	110
8.	Troy	703	July	15
	IOWA.			
1.	Burlington	15,000	June 20	38
2.	Davenport	20,000	Aug. 5	80
	DAKOTA TERRITORY.			
1.	Russian Settlement		Sept.	
2.	Yankton	737	Sept. 18	4

Dr. C. B. White, President of the Louisiana Board of Health, read a paper on "Cholera in New-Orleans During the First Six Months of 1873." Of twenty-five cases of which he gave a history, the whites numbered eleven. In proportion to population, the numbers would be six colored to nineteen white; but the negro race is well known to suffer more severely from cholera than the white races. The whole epidemic, he said, was singularly free from even the suspicion of importation. Of the 244 cases which occurred, 117 took place during the month of May, and 90 in April. In many cases the inciting cause of attack was sudden and considerable change of temperature. April and May are the diarrheal months of New-Orleans. The attacks are seldom severe, and in most cases yield immediately to a single very moderate dose of some mercurial, with or without opiates or astringents. This too is the cholera infantum period of the year in New-Orleans. The small mortality from that disease occurs almost entirely in the first half of the year. With the high cool and dry winds prevailing, the whole city, during the month of April, was enveloped in clouds of dust. Several days entirely without fall of rain preceded the appearance of the first cases of cholera in February, and again preceding the first cases in March. There is a general coincidence between the occurrence of cholera cases and the lack of rain-fall, which is more noticeable by the table of cases than on the chart. The clouds of dust alluded to might be considered as affording a means of conveyance of poison germs, and would certainly give them abundant access to the lungs, if that be considered a mode of entrance for them. The street cleaning of New-Orleans consists mainly in scraping the decaying animal and vegetable matter from the gutters, and throwing it up into piles, or scattering it upon the streets. These matters are pulverized by passing vehicles and animals, and in dry and windy weather are lifted into the air, penetrate all dwellings, and reach the food, drink and lungs of the people. The dust of our ordinary earth streets contains fifteen per cent. of animal and vegetable matter, while our gutters usually contain twenty-three per cent. solid matter. There seems, he said, to be good reason to accept the rain-fall of May as largely efficacious in checking the progress of disease, and the continuous rains thereafter as having removed its cause, or, at least, as having been coincident with that removal. Most physicians considered that the disease was not that known as Asiatic cholera. If this cholera, said the speaker, is the genuine Asiatic cholera, then some addition has been made to our knowledge of its habits, some discrepancy between theory and fact discovered, and danger to health and life hitherto not known, made appreciable.

Dr. Ely McClellan, of the United States Army, Kentucky, read a paper giving a complete history of the cases of cholera that occurred in that State during the present year.

Dr. J. H. Van Deman, of Chattanooga, Tenn., followed with a paper giving a history of the disease in Tennessee. The adult population suffered most, and the victims were principally working men. Those who freely used vegetables and fruit suffered most. If the disease should come, pure water and good nourishing diet were the best preventives.

The Secretary said that the papers to be discussed to-morrow were so numerous that only abstracts could be read. He had received a telegram from Gen. Walker, Superintendent of the Census, Washington, stating that he would be at hand at 9:30 this morning to read his paper. The association then adjourned.

THE PROGRAMME FOR TO-DAY.

The following is the order of proceedings for to-day:

Nine o'clock A. M.—Business meeting and personal statements.

Half-past Nine o'clock A. M.—Report upon "Yellow Fever as it Prevailed in New-Orleans the Present Year," by S. C. Russell, M. D., Secretary State Board of Health of Louisiana. 1. Report upon "Yellow Fever as it Prevailed at Mobile, Ala., Pensacola, Fla., and Vicinity," by J. T. Gilmore, M. D., of Mobile, Ala. 2. Reports upon "Yellow Fever at Memphis, Tenn.," by J. H. Erskine, M. D., President of the Memphis Board of Health; and, "As it Prevailed in Shreveport and the River Regions," by J. Dickson Bruns, M. D., of Louisiana, and other observers of the fever. 3. A report upon "The Natural History and Habits of Yellow Fever," illustrated by a map showing the localities affected by this disease in the United States from the settlement of the country, by J. M. Toner, M. D., of Washington, D. C.

Eleven o'clock A. M.—Special report upon topics in physical knowledge relating directly to hygiene: 1. A report upon "Alimentation Considered in its Relations to the Progress and Prosperity of the Nation," by A. C. Hamlin, M. D., of Bangor, Me. 2. A report upon "Non-Periodic Changes of Heat as an Element in Sanitary Climatology," by Lorin Blodget, Esq., of Philadelphia. 3. A report upon "Sewerage," by Hon. C. C. Cox, M. D., President of Board of Health, Washington, D. C. 4. A paper upon "Atmospheric Electricity and Ozone, and their Relations to Health and Disease," by George M. Beard, M. D. 5. A paper upon "Country Life versus City Life," by John Stockton-Hough, M. D., of Philadelphia. 6. "The Sanitary Care and Utilization of Refuse of Cities," by Dr. J. H. Rauch, of Chicago, Dr. C. A. Leas, of Baltimore, and Mr. Storer, of Boston.

Half-past Two o'clock P. M.—Continuation of Reports and Conference upon Cholera: 1. Report upon the "Practical Conclusions already Reached, and the Evidence now Requiring the Attention of the Association and Public Authorities, in respect to Causes and Preventive Measures," by Elisha Harris, M. D. 2. Presentation of reports from boards of health and sanitary authorities upon "Malignant Cholera as it has Prevailed in the United States the Present Year," together with a translated copy of Prof. Max Von Pettenkofer's official report on "What to Do Against Cholera." 3. A paper upon "Some Defects in the Immigration Service, and Suggestions of Remedies Therefor, with reference to Sanitary Interests of the People," by J. M. Woodworth, M. D., Supervising Surgeon of the United States Marine Hospitals, and United States Commissioner of Emigration. 4. Conference upon the "Evidences and Conclusions respecting Cholera," continued.

Half-past seven o'clock, P. M.—C. B. White, M. D., Louisiana, presiding, "Discourse upon the Future Distribution and History of the Population of the United States, as Affected by Physical Geography." [Illustrated with Maps.] By J. S. Newberry, M. D., LL. D., State Geologist of Ohio, and Professor of Geology, School of Mines, Columbia College. A paper upon the "Study of California Climates," by D. C. Gilman, LL. D., President of the University of California. Report upon the "Sanitary Chemistry of Waters, and the Practical Methods of Perfecting the Water Supply of Towns and Cities," by C. F. Chandler, M. D., LL. D., President New-York Board of Health, and Professor of Chemistry in the School of Mines, Columbia College. A Paper upon "Evidences of the Relations of Drinking Water to the Propagation or Localization of Typhoid Fever and Other Diseases," by Austin Flint, M. D., of New-York.

In addition to the above Gen. Walker's paper upon relations of race and nationality to mortality, will be taken up.

OBITUARY.

ABD-EL-KADER.

There are few names in the list of modern notabilities which are better known than that of the "Arab Napoleon;" the warrior who, in defense of his native soil, successfully defied, during several campaigns, the whole power of France, and kept her armies in a state of almost unremitting warfare for more than fifteen years.

So often was he thought to be crushed, and so often declared to be slain or captured, that the frequency and the constant falsehood of the rumors on the subject passed into a common jest in Paris. This extraordinary man was born in the environs of Mascara in 1807, and was consequently only thirteen years of age when Charles X., anxious to distract the attention of the French people from domestic politics, undertook the Algerian expedition, which ultimately cost France an enormous amount of blood and treasure. The projected conquest of a territory extending two hundred and fifty leagues along the coast, and from seventy to eighty leagues broad; peopled by fierce hordes of Kabyles, the descendants of the Numidians, proved to be no easy task. Marshal Clausel was instructed in the first instance, *d'agir le moins possible*, and carried out his orders to the letter. Of the three Deys, only one, the Dey of Oran, submitted; the others waged an active warfare against the invaders, and finally endeavored to shut up the French in the town they had occupied. The Marshal was, therefore, constrained to act with great vigor. Deputing the Government of Algiers to safe hands, he collected his army, and passed for the first time the celebrated defile of Teniah, overthrew the Arabs, and deposed the Bey. The result of this victory was to deliver up the country to complete anarchy. Some of the bolder tribes, determined to dispute their territory with the invader inch by inch, banded themselves under a revered Marabout chief named Sidi-el-Hadji Maheddin, and proposed to elect him their chief. This honor he declined, but offered them as his substitute the third of his four sons. This was the far-famed Abd-el-Kader, distinguished, even at this early period of his career, for his valor, his knowledge of the Koran, and his proficiency in all manly and athletic exercises. He was born and educated in the Guetna of Maheddin, a place of instruction at which young men were taught literature, theology, and jurisprudence. But, besides the reputation of a thaleb, (doctor, or savant,) he soon became skilled in those corporeal exercises, equestrian ones especially, which form so essential a part of the education of the Arab. In the dextrous use of the yatagan and lance he is said to have been greatly practiced at a very early age. With a view to the title of Hadji, he made two pilgrimages to Mecca, and on his return from the second married the daughter of an Arab chieftain, by whom he had two sons. On being proclaimed Emir of Mascara, he began to preach a religious war, and being an orator of no common power, with so much success, that he soon found himself at the head of a considerable army. In 1832, having placed himself with his father at the head of 10,000 horse, he opened his first campaign by an assault on Oran. The attack was continued for three days with the most determined gallantry, but the Arabs were at length repulsed with heavy loss. In this his first battle, Abd-el-Kader is said to have performed prodigies of valor. Seeing his troops astonished and intimidated by the tremendous fire of the French artillery, he turned his horse's head directly against the grape and bomb-shells that were pouring in upon them. Finding that it would be more convenient to have the Emir as an ally than an enemy, the French concluded a treaty with him, which constituted him sovereign of the province of Oran. In his ambition to extend his dominion, he conceived the project, far from palatable to his French allies, of overrunning the whole of the provinces of Algiers and of Tittery, and with this view crossed the Cheliff, and entered into Medeah as a conqueror. This excited the jealousy of the French, and Gen. Trezel, who had superseded Desmichels, hastened with a considerable force to clip his wings. The two forces met at Macta on the 28th June, 1835, when the French were signally defeated. Surprised in a narrow pass at Macta, the squares which inclosed the wounded and the baggage were broken through. All the wounded were put to the sword, and in accordance with the barbarous practice of Arab warfare, decapitated, and their heads, stuck upon long lances, pushed over the bayonets of the infantry into the very faces of their comrades. After leaving 500 heads in the hands of the enemy, the French General was fain to retreat as he best might. The scabbard was now thrown away by the French, and Marshal Clausel was sent to take signal vengeance on the Emir. It was on this occasion that the savage system of razzias was first employed with dreadful success. But Kader hovered upon their flanks. The capture of a large convoy of provisions, followed by the failure of an expedition on Constantine, added greatly to the exasperation of the French, and Gen. Bugeaud was ordered to secure the retirement of Abd-el-Kader, either by treaty or force of arms. A new expedition was accordingly sent against Constantine, which was carried by assault, but with immense loss to the besiegers, and all pacific overtures having been refused, Gen. Bugeaud attacked the Emir on the 6th July, 1833, in the pass of Sikak, and obtained over him a complete victory, the loss of the Arabs being from 1,200 to 1,500 killed and wounded. Gen. Bugeaud entered into a most conciliatory treaty with him, by which he conceded to him three-fourths of Algeria, the provinces of Oran, Tittery, and a part of that of Algiers. Abd-el-Kader continued to extend his territory, and to evade anything like a direct settlement with the French. His influence was secured as far as the Desert of Sahara, and, raising the cry of a holy war, he gave the signal for a deadly struggle. The French, who had underrated their enemy, were taken by surprise; and after intimidating the colonists of Mitidja, and burning or pillaging their property, the Emir and his army penetrated as far as Algiers, having recovered from the enemy all the territory which he had not had time to inclose by strong fortifications. The news of these reverses occasioned great consternation in France, and the Duke of Orleans and the Duke D'Aumale disembarked at Algiers on the 13th April, 1840, for the purpose of taking part in the war. The two Princes behaved throughout with the greatest coolness and intrepidity, and inspired their chivalrous opponent with a high opinion of their courage; but they managed to make no impression on the ubiquitous Abd-el-Kader. In the subsequent vigorous campaign of Marshal Valtie, Abd-el-Kader was thus reduced to a defensive position, and the speech from the throne announced that Algeria was "henceforth and forever a territory of France." From this date the Emir was treated rather as a rebel subject of France than as an independent prince. But his energies seemed to increase with the emergency. Such was the rapidity of his movements that he seemed almost to command the power of being in two places at the same time, appearing wherever he was least expected, and carrying off the cattle, and decimating the tribes that had disregarded his injunctions. The French again resorted to razzias on the refractory tribes, frequently inflicting cruelties wholly unwarranted by the usages of civilized warfare, and which have left an indelible stain upon their arms. One of these razzias was signalized by smothering a large party of men, women, and children, by placing lighted fagots in the opening of one of the caves of Dahra, in which they had taken refuge. Abd-el-Kader was compelled to quit the country and take refuge on the frontier of Morocco. There he managed to foment a war between that State and France, which was, however, soon brought to a close by the successes of Marshal Bugeaud. Wandering from place to place, like a lion tracked by hunters, with no seat but his saddle, no shelter but his tent, no kingdom but the desert, his name still inspired so much terror in the hearts of his enemies, that he compelled them to keep on foot an army of 24,000 men for the sole purpose of watching his movements. With a comparatively small band of followers he attempted a night attack upon the camp of the Emperor of Morocco, but, however gallantly conducted, it failed, and, overpowered by numbers, he was compelled to cross the river Malonina, on the banks of which the Emperor had encamped, and to seek safety with a remnant of the only tribe that remained faithful to his cause, that of Beni-Snassen. After a vain attempt to gain the south he fell into the hands of Gen. Lamoricière, who, informed of his movements, sent two detachments of picked Spahis, clothed in white bournous, who took up their position in the defile through which he was expected to pass. These precautions were successful. Abd-el-Kader, finding that escape was impossible, sent forward two of his most devoted adherents to inform the General that he would submit to him, which he did a short time afterward.

On the 25th of April Abd-el-Kader embarked at Oran; from that city he was, with his family, conveyed in a French ship-of-war to Toulon, where he arrived on the 29th, but was kept for some time in quarantine. When landed he was transferred to Fort Lamalgue, whence he was sent for some time, with his suite, to the Castle of Pau, where, notwithstanding the pledge of the Duke D'Aumale, he was confined without hope of release.

Evidently sinking under his confinement he was released by the Emperor on his return from a tour through France, in October, 1851. After his release he visited Paris, where his appearance created a great sensation. The ladies were enraptured with him, and sent him flowers and billets-doux without end. He visited the opera, had reviews got up in his honor—in short, was for a time the lion of all Paris. His countenance was pale, but its aspect rather melancholy than otherwise. His features were handsome and regular. A small and thin mustache and a black beard were the ornaments of his face, which was surrounded by a silken veil depending from his turban, composed of a large kerchief, rolled and twisted three times round his head. Each day at 3 his suite and himself performed their devotions in common. The rest of his time he spent in reading and meditation.

THE STATE ELECTION.

OFFICIAL COUNTY RETURNS.

Albany, N. Y., Nov. 11.—The following are the official returns of Albany County:

Republican.		Democratic.	
Thayer	11,348	Willers	13,568
Hopkins	11,328	Nichols	13,770
Fort	11,404	Raines	13,420
Silliman	11,381	Pratt	13,526
Taylor	11,262	Sweet	13,606
Mead	11,370	Jackson	13,536
Platt	11,371	Millspaugh	13,512
Easton	11,310	Dayton	13,469
Kenyon	11,369	Westbrook	13,279
Bradt	11,235	Gallupp	13,611
Wasserbach	11,592	Fitzhenry	13,219
Lagrange	11,104	Nodine	13,049

Constitutional Amendment, Court of Appeals—Yes, 5,948; no, 13,781.

Local—Yes, 5,255; no, 13,659.

Carmel, N. Y., Nov. 11.—The following is the official vote of Putnam County on State ticket:

Republican, 1,689.

Democratic, 1,180.

Plattsburg, N. Y., Nov. 11.—The following is the official canvass of Clinton County: Willers' majority, 54; Hopkins, 86, and Platt, 485.

City of Kingston, N. Y., Nov. 11.—The following is the official vote in Ulster County:

Republican.		Democratic.	
Thayer	6,968	Willers	6,970
Hopkins	6,975	Nichols	6,960
Fort	6,912	Raines	7,009

The rest of the State ticket was the same as Hopkins and Nichols. The Prohibitory ticket got 39 votes; Court of Appeals amendment—Yes, 1,883; No, 5,543; County Court—Yes, 2,040; No, 5,438.

State Senator—Henry C. Connolly, Rep., 7,295; Jacob D. Meech, Dem., 6,470.

Assemblymen—First District—Robert A. Snyder, Republican, majority 1,169. Second District—Hector A. Beel, Democrat, majority 335. Third District—John D. Winfield, Democrat, majority 163.

BROADWAY STAGE INJURIES.

A suit is now on trial before Judge Curtis and a jury, in Part I., of the Superior Court, in which Mrs. Elizabeth C. Roberts seeks to recover $25,000 damages from Messrs. Charles Johnson and others, owners of the Broadway and Twenty-third street and Ninth avenue line of stages, for injuries received through the alleged negligence of a driver of one of the stages. The claim of Mrs. Roberts is, that in April, 1871, while alighting from one of defendants' stages, the driver, without allowing her time to alight, started the horses, throwing her in the street, and thereby she received such injuries to the cap of her knee as to disable her for life.

At the conclusion of the plaintiff's testimony, a motion was made on the part of defendants that a verdict be directed in their favor, on the ground that she was negligent in not taking the usual hold of the handle on the stage when alighting, and that there was a failure on the part of the plaintiff to show ownership of the stage causing the accident at the time it occurred.

Judge Curtis denied the motion, and permitted an amendment of the complaint by striking out the name of one of the defendants, who, it appeared by the testimony, was not a partner at the time of the accident.

Defendants then opened their side of the case, which is still on trial.

Barrett, Redfield & Hill, for plaintiff; Edmunds & Fields, for defendants.

THE KELSEY CASE.

G. B. Banks, Royal Sammis, Rudolph Sammis, John McKay, Jas. McKay, S. S. Burgess, A. T. Hurd, H. R. Prime, C. B. Prime, Arthur M. Prime, and Wm. Wood, the persons implicated in tarring and feathering Kelsey, appeared, with their counsel, before Judge Armstrong, at Jamaica, yesterday morning. Mr. Brook moved their discharge, on the ground that Queens County has no jurisdiction of the case. The District Attorney, Mr. Tuthill, said the Grand Jury of Suffolk had been in session and found no bill against these parties, therefore he would not oppose their discharge. Thereupon Judge Armstrong discharged all the parties named.

THE NEW-JERSEY SINKING FUND.

The Commissioners of the State Sinking Fund report as follows: Investments in State bonds to Oct. 31, 1873, $294,000; Trenton City Bonds, $22,000; mortgages on bonds in New-Jersey, $1,059,250; cash on hand, $18,169 73; balance in banks, $13,270 59; total assets, $1,536,793 31. The amount of investments up to Oct. 31, 1872, were $1,260,044 35; increase during present year, $76,736 96. At this rate the Commissioners will soon be enabled to provide for the principal and interest of the public debt. The interest on registered and coupon bonds, due January and July, amounted to $164,652, and has been paid, together with $100,000 due Jan. 1, on principal. The whole amount of debt to be provided for in gradual payments of $100,000 per annum is $2,710,000 and interest at six per cent. per annum. The investments of the Commissioners are made on the basis of three and a half per cent. semi-annually.

SUIT FOR MALICIOUS PROSECUTION.

In Part II. of the Superior Court, before Judge Van Vorst and a jury, the trial of an important suit for malicious prosecution was commenced, yesterday. It appeared by the pleadings and testimony already produced that in the Fall of 1872 Charles Knox, of this City, preferred a criminal charge of embezzlement against his clerk, Joseph U. Flagnam. One Grand Jury before which the case was presented failed to indict, but an indictment was found by a second Grand Jury. The accused was placed on trial in the Court of General Sessions, in October, 1872, and acquitted without the jury leaving their seats. The present suit by Mr. Flagnam ensued, he claiming that Mr. Knox was moved by malicious motives in the criminal prosecution. The defense of Mr. Knox is that there existed probable cause for the complaint and prosecution. The case is still on trial. John D. Townsend and John W. Weed for plaintiff; Ex-Recorder Smith and John B. Bullock for defendant.

CHARITY IN THE RIGHT DIRECTION.

Mr. J. P. Brace, Western Agent of the Children's Aid Society, started yesterday for Missouri with over 100 poor children, to place with farmers in that thriving State. The children are not indentured. The agents of the society report that all the poor girls out of employ in the City could easily find situations in Western homes.

PERSONAL.

Judge N. Shipman, of Hartford, is at the Clarendon Hotel.

Gen. Clinton B. Fisk, of St. Louis, is at the Union Square Hotel.

Edgar T. Welles, of Hartford, is at the Hoffman House.

Bishop Hendricken and Very Rev. J. Hughes, of Providence, are at the Windsor Hotel.

Senator J. H. Mitchell, of Oregon, and Hon. A. W. Lamb, of Missouri, are at the Metropolitan Hotel.

Hon. Mr. Dessaulles, of Montreal, and Prof. G. W. Hough, of Albany, are at the Grand Central Hotel.

Hon. J. B. Henderson, of St. Louis; Hon. W. D. Washburn, of Minnesota, and Capt. Perry, of steam-ship Adriatic, are at the St. Nicholas Hotel.

THE OUTWARD PRODUCE MOVEMENT.

The activity in exports appears to be increasing, and the prospects most encouraging. The exports for the week ending Tuesday evening, amounted to the very gratifying total value of $7,399,773, considerably larger than the week before. Of this, the shipments to Liverpool amounted to $2,726,869; London, $747,300; Cork and Queenstown, $596,704; Glasgow, $383,626; Bremen, $[illegible]; Stettin, $[illegible]; Hamburg, $166,674; Antwerp, $[illegible]; Rotterdam, $122,041; Bristol, $118,[illegible]; Cuba, $[illegible]; British West Indies, $134,244; Hayti, $123,182; Mexico, $103,968; Havre, $97,330; New-Grenada, $121,281; Peru, $177,363; Amsterdam, $36,000.

FIRE IN EAST NEW-YORK.

About 5 P. M. a fire broke out in the cellar of Fenyon & Schiffler's drug store, corner of Liberty and Butler avenues, East New-York, causing damages to the building and stock estimated at $14,500; insured in the Citizens', of New-York, for $5,000. The flames extended to the fancy store of Mrs. Ernest, adjoining, and damaged the stock and building to the amount of $4,500, on which there is an insurance in the Mechanics', of Brooklyn, for $1,000. The building was insured in the Germania, of New-York.

ACCIDENTS ON VANDERBILT'S RAILROAD.

Dominick Roshella, an Italian, residing at No. 45 Baxter street, while at work on the Fourth Avenue Railroad improvement at Eighty-seventh street, yesterday evening, was fatally injured by a barrel of dirt falling on him.... Patrick Leahy, of No. 142 West Eighteenth street, in attempting to cross Fourth avenue at Seventy-third street, in a brewer's wagon owned by Kerr, Parr & Co., of No. 135 West Eighteenth street, was run into by the Boston express train and fatally injured.

BOILER EXPERIMENTS.

The commission selected to conduct the boiler experiments at Sandy Hook resumed their labors yesterday, but there was nothing done beyond making arrangements for experiments to be tried on Thursday.

THE DEATH OF MRS. R. E. LEE.

The immediate cause of the death of the widow of Gen. Robert E. Lee was paralysis. It took place at 12 o'clock Wednesday night. Her three sons and a daughter were present, and her passing away was peaceful and calm as became her life. The funeral took place in Lexington on Friday, the remains being placed in the chapel by the side of her husband and daughter, in obedience to her latest request. The services were very solemn, and all business was suspended in Lexington in honor to the widow of the Confederate chief.

Rupture is permanently cured by using the New Elastic Truss, which retains it comfortably through hardest exercise or severest strain. Sold at No. 683 Broadway.—*Advertisement.*

Proved its Superiority.

Burnett's Cocoaine for the Hair.—*Advertisement.*

WEEKLY TIMES.

The edition of THE NEW-YORK WEEKLY TIMES, published this morning, will be found to contain a greater variety of interesting reading matter than usual. Among the contents are:

NOTES OF TRAVEL by Grace Greenwood.
A HUNDRED YEARS AGO.
THE PARISIAN WORLD.
THE SECESSIONISTS OF SOUTH-WEST VIRGINIA.
THE REPUBLICAN PARTY.
THE EFFECT OF RESUMPTION ON PRICES.
FRESH BEEF EXPORTATION.
THE LABOR QUESTION.
FARM VS. FAST HORSES.
Full report of the NEW-YORK FARMERS' CLUB.
LIVE STOCK, FARM PRODUCE, AND MONEY MARKETS.

Copies for sale at the counter in THE TIMES OFFICE. PRICE 5 CENTS.

For Upward of Thirty Years

Mrs. WINSLOW'S SOOTHING SYRUP has been used for children with never-failing safety and success. It corrects acidity of the stomach, relieves wind colic, regulates the bowels, cures dysentery and diarrhea, whether arising from teething or other causes. An old and well-tried remedy.

Wilbor's Compound of Pure Cod Liver Oil and Lime.—The advantage of this compound over the plain oil is that the nauseating taste of the oil is entirely removed, and the whole rendered entirely palatable. The offensive taste of the oil has long acted as a prominent objection to its use, but in this form the trouble is entirely obviated. A host of certificates might be given here to testify to the excellence and success of "WILBOR'S COD LIVER OIL AND LIME." But the fact that it is regularly prescribed by the medical faculty is sufficient. Sold by A. B. WILBOR, Chemist, Boston, and all druggists.

Hair Dye! Hair Dye! Hair Dye! BATCHELOR'S celebrated Hair Dye is the best in the world. The only true, safe, and perfect Hair Dye, [illegible] no ridiculous tints. Harmless, reliable, instantaneous. Sold everywhere by druggists.

Trees and Plants.

S. B. PARSONS & SONS, FLUSHING, N. Y.

Wedding Invitations, Ball Cards, Monograms, Foreign Note Paper, Orders of Dancing. JAMES EVERDELL, No. 302 Broadway. Established 1840.

Lundborg's [illegible] [illegible] great delicacy and are truthful to nature.

MARRIED.

HART—UNDERHILL.—Oct. 23, in the Locust Valley Reformed Church, by Rev. Wm. E. Davis, Rev. Jesse Hart, Pastor of the Church, to Miss Annie F. Underhill, only daughter of Hon. H. B. Underhill, of San Francisco, Cal.

☞ California papers please copy.

IRVIN—TOWNSEND.—On Tuesday, Nov. 11, at St. George's Church, by Rev. Dr. Tyng, assisted by Rev. Wm. Irvin, D. D., Samuel Irvin to S. Emilie, daughter of Effingham Townsend.

MEILBY—McCANLIS.—On Friday, Oct. 31, by Rev. Elihu Grant, Mr. M. P. Meilby to Miss Sarah E. McCanlis, all of this City.

RIDNER—DUANE.—On Saturday, Nov. 8, 1873, by Rev. S. S. W. Pentreath, Edward V. Ridner, to M. Theresa Duane, all of Rutherford Park, N. J. No cards.

REID—MUDGE.—On Tuesday, Oct. 28, 1873, at Emmanuel Church, West Va., by Rev. S. D. Tompkins, John Reid, of New-York, to Lillie E., daughter of D. C. Mudge, Esq., of West Virginia.

☞ St. Louis Republican please copy.

DIED.

BUEL.—At Brooklyn, Cal., Monday, Oct. 27, Rev. Frederick Buel, for nearly a quarter of a century the efficient and successful agent of the American Bible Society on the Pacific coast.

ELDREDGE.—At Portsmouth, on Sunday morning, the 9th inst., after a short illness, Annie R., wife of Charles H. Eldredge, U. S. N., and daughter of the late George Barnes, of this City.

Relatives and friends of the family are invited to attend the funeral, at St. James Church, corner of Lafayette av. and St. James place, Brooklyn, on Wednesday, 12th inst., at 1 o'clock P. M.

FIELD.—At Woodside, Newark, N. J., on Sunday evening, 9th inst., of disease of the heart, Caroline A., wife of Henry T. Field, and youngest daughter of the late Thomas Fanning, of this City.

Funeral services at her late residence, Woodside, on Wednesday, 12th inst., at 3 P. M. Relatives and friends are respectfully invited to attend. Train leaves for Newark, from foot of Cortland st., at 1 P. M.

HAYDEN.—On Monday, Nov. 10, at the St. James Hotel, Hon. Joel Hayden, of Haydenville, Mass., in the 75th year of his age.

The remains have been taken to Haydenville, where the funeral services will be held on Thursday, the 13th inst.

HERBERT.—Brooklyn, Nov. 11, 1873, of diphtheria, May, only child of Jasper K. and Mary E. Herbert, aged 3 years, 6 months, and 7 days.

Funeral from No. 270 Henry st., at 2:30 P. M., Wednesday.

PETERSON.—On Tuesday, Nov. 11, Clinton Norman, son of Daniel S. and Emma Peterson, aged 8 months and 15 days.

Funeral to take place from the residence of his parents, No. 257 West 12th st., New-York City, Thursday, Nov. 13, at 2 o'clock.

ROGERS.—On Monday, 10th inst., Effie Augusta, infant daughter of William C. and Margaret Rogers, aged 10 months and 7 days.

Funeral from the residence of her grandmother, 130th st., Wednesday, at 2 o'clock.

SMITH.—At Itabo, Cuba, Nov. 4, Richard D. Smith, aged 64 years.

SWIFT.—At Plainfield, N. J., Nov. 11, Alma, wife of Juda Swift, aged 59 years.

The relatives and friends are invited to attend the funeral, at South Amenia, Dutchess County, N. Y., Thursday, Nov. 13, at 2 P. M.

WHITE.—On Monday, Nov. 10, 1873, Chas. F., youngest son of Chas. W. and Matilda P. White, aged 15 years and 1 month.

The friends and relatives are respectfully invited to attend the funeral from the residence of his parents, Morrisania, on Thursday, 13th inst., at 11:30 A. M. Carriages will be in waiting on the arrival of the train leaving 42d st. at 10:35 A. M., Hudson River Railroad.

WHITE.—On Tuesday, Nov. 11, 1873, May Isabelle, second daughter of Dr. Francis V. and Annie H. White, in the 7th year of her age.

Relatives and friends are respectfully invited to attend her funeral, Thursday afternoon, at 4 P. M., at the residence of her parents, No. 222 East 31st st. Her remains will be interred in Wilton, Conn., Friday morning.

MISCELLANEOUS.

POST OFFICE NOTICE.

The mails for Europe during the week ending Saturday, Nov. 15, 1873, will close at this office on Wednesday at 9 A. M. and 12 M.; on Thursday at 12 M., and on Saturday at 11 A. M. and 12 M.

THOS. L. JAMES, Postmaster.

GOLD PENS.
FOLEY'S CELEBRATED GOLD PENS.
NO. 2 ASTOR HOUSE,
Opposite Herald Office.

THE ANNUAL SESSION OF THE GRAND Division Sons of Temperance of Eastern New-York will be held in Trenor's Lyric Hall, 6th av., near 42d st., on WEDNESDAY, Nov. 12, 1873, at 10 o'clock A. M.

E. H. HOPKINS, Grand Scribe.

$10 TO $100 IN WALL ST. OFTEN LEADS TO a fortune. Thirty-two-page pamphlet free. VALENTINE, TUMBRIDGE & CO., bankers and brokers, No. 39 Wall st.

R. STUART WILLIS, ATTORNEY AND Counselor at Law, Notary Public, No. 183 Broadway, Room No. 4, New-York.

NEW PUBLICATIONS.

GOOD FOR TEN DAYS.—WE WILL SEND A $3 magazine—THE ILLUSTRATED PHRENOLOGICAL JOURNAL—six months—July to January—for $1 to such as send within ten days to S. R. WELLS, No. 389 Broadway, New-York.

POLITICAL.

FOURTH ASSEMBLY DISTRICT REPUBLICAN ASSOCIATION.—The regular monthly meeting will be held at Head-quarters, No. 171 East Broadway, on WEDNESDAY Nov. 12.

JOHN COLLINS, President.

D. Organ, Secretary.

THE REAL ESTATE MARKET.

The attendance at the Exchange yesterday, Tuesday, Nov. 11, was larger than usual, and the business transacted was of considerable importance, as will be seen from a review of the proceedings as follows:

R. V. Harnett, by order of the Supreme Court, in foreclosure, under the direction of Philo T. Ruggles, Esq., Referee, sold the plot of ground, in size 43.3 by 80, located on Irving place, south-east corner of Sixteenth street, with three three-story and basement brick houses covering same thereon, known as No. 30 Irving place and Nos. 122 and 124 East Sixteenth street, for $17,700 over and above incumbrances amounting to $29,000, making the total price realized $46,700. The purchaser was Owen O'Connor. This same property was sold under a foreclosure decree in July last for $48,800, so that it will be seen that the sale of yesterday was, for the times, a very good one, the depreciation in value being comparatively light. E. H. Ludlow & Co., under a Supreme Court decree similar to above, Alfred T. Ackert, Esq., Referee, sold a four-story and basement high-stoop brown-stone front house (nearly finished) and lot, situated on East Seventy-third street, north side, 33 feet west of Madison avenue, 20 by 60 by 80, for $4,000 over and above mortgage, with interest amounting to $26,750, thus making price at which disposed of $30,750. The property sold cheap, and was purchased by T. Burnett in the interest of the plaintiff in the legal action. James M. Miller, also under a Supreme Court foreclosure order, Geo. W. Lyon, Esq., Referee, sold the premises known as No. 240 Mulberry street, east side, between Prince and Spring streets, embracing a lot 25 by 100, with two-story building covering the same thereon, for $9,375 to John B. Smith, plaintiff in foreclosure suit. A. H. Muller & Son, also under a Supreme Court foreclosure decree, Daniel T. Walden, Esq., Referee, disposed of a lot in size 23 by 98.9, with a three-story frame building upon the front thereof and a three-story brick building in rear, situate on West Thirty-fifth street, north side, 216 feet east of Eighth avenue, for $12,200, to Mrs. Walburger Schwagerl. The only other sale of the day was conducted by Wm. Kennelly, who, under a Supreme Court foreclosure decree, George L. Ingraham, Esq., Referee, sold a house, with lot 23.4 by 124, said to be located on the south side of Cherry street, for $4,500, the purchaser being a Mr. Brown, attorney for the plaintiffs, "the executors of the Lockwood estate." This was another of these smothered legal auctions, concerning which we are at times called upon to speak in deprecatory terms as taking place at the Exchange. The legal notice contained nothing whereby the public could be informed as to the location or character of the property to be sold, and neither before or after the sale were the parties interested willing to give any information. The Referee professed to be in entire ignorance as to the facts in the case, as did the auctioneer, while the attorney, Mr. Brown, who bid off the premises, said he had maps at his office, but he could not recollect where the property was situated, or what kind of a house was on the lot. This course of procedure in legal transactions is a wrong that should be righted, for at public auctions bidders or those present desirous to bid should be put in possession of such facts about the property that some estimate may be made of its value, otherwise the whole thing is a farce. If Referees in these cases cannot discharge their duty in this respect, the courts should only appoint those who will. In addition to the above sales, Joseph McGuire, by order of the Executors of the estate of James Dunn, deceased, offered at auction the two-story frame house, with lot 25 by 100.11, No. 234 East One Hundred and Thirteenth street, south side, 200 feet west of Second avenue, which was withdrawn on a bid of $3,600.

The following additional auctions announced for the day, all legal, were postponed as follows: Sale by James M. Miller of a house and lot on East Seventy-eighth street, west of Second avenue, adjourned to the 17th inst.; sale by A. J. Bleecker, Son & Co. of a house and lot on Thompson street, east side, 150 feet north of Bleecker street, adjourned to the 24th inst.; sale by Joseph McGuire of a brown-stone house and lot on East Thirtieth street, west of First avenue, adjourned to the 25th inst., and sale by Nicholas R. Connor of a house and lot on Thompson street, west side, 200 feet north of Spring street, adjourned to Dec. 2. Regarding the sale held in Jersey City yesterday by J. M. Gibson, particulars, if a report is received, will be noted to-morrow.

In Brooklyn, on Monday, at an executor's sale, Jere. Johnson, Jr., sold three lots on Third place, Brooklyn, for $2,500; also, at public auction, twenty-two lots, owned by Mr. Rues Nelson, located respectively on Fifth avenue, First, Second, and Union streets, for $27,125 in the aggregate, as see detailed report appended. The result of the sale was regarded as satisfactory, although forty-nine lots, fronting respectively on Sixth avenue, Fifth and Sixth streets, billed for sale, were withdrawn. All the property offered was said to be bona fide purchases. On Saturday of last week J. Cole sold in Brooklyn, under various court orders, the following property, located in that city: One four-story brown-stone front house, with lot 25 by 90, No. 388 Clinton place, south-west corner of Sackett street, $19,000; three similar houses and lots, Nos. 390, 392 and 394 Clinton street, adjoining above, $18,000 each, and three three-story brick houses, with lots, each 16.8 by 100, Nos. 306, 308 and 310 Water street, near Hudson avenue, for $2,500 each.

TO-DAY'S AUCTIONS.

For to-day the following sales are announced, all at the Exchange:

By E. H. Ludlow & Co., Supreme Court foreclosure sale, Geo. P. Smith, Esq., Referee, of the valuable lot on Third avenue, south-east corner of Eighty-eighth street, in size 25.8 by 59.6 by 84.5 by 83.10.

By A. J. Bleecker, Son & Co., Supreme Court foreclosure sale, James Crombie, Esq., Referee, of two lots on Second avenue, south-east corner of Eighty-second street, together forming a plot in size 51.2 by 100.

By James M. Miller, Supreme Court foreclosure sale, Geo. W. Lyon, Esq., Referee, of one lot on Sixty-third street, north side, and one lot in rear, on Sixty-fourth street, south side, seventy-five feet west of Fourth avenue, each 25 by 100.5.

EXCHANGE SALES, TUESDAY, NOV. 11.

NEW-YORK.

By Richard V. Harnett.

3 3-story and basement brick houses, No. 30 Irving place and Nos. 122 and 124 East 16th st., with plot of ground, Irving place s. e. corner 16th st., plot 43.3x80, buildings cover same	$46,700

By E. H. Ludlow & Co.

1 4-story and basement h. s. b. s. front house and lot East 73d st., n. s., 33 ft. w. of Madison av., lot 20x80, house 60 ft. deep, nearly finished	$30,750

By James M. Miller.

1 2-story brick house and lot No. 240 Mulberry st., e. s., between Prince and Spring sts., lot 25x100, building covers same	$9,375

By A. H. Muller & Son.

1 3-story frame house, (front,) 1 3-story brick house (rear) and lot, West 35th st., n. s., 216 ft. e. of 8th av., lot 23x98.9	$12,200

By Wm. Kennelly.

1 house and lot, Cherry st., s. s., lot 23.4x124	$4,500

BROOKLYN—NOV. 10.

By Jere. Johnson, Jr.

1 lot on 3d place, between Smith and Court sts., 25x133.5; J. P. Williams	$800
2 lots on 3d place, between Smith and Court sts., adjoining, same size; J. P. Williams	1,700
Cottage and plot, 30x60, on 5th av., near Union st.; D. W. Brown	3,900
3 lots corner 5th av. and Union st., plot 40x69; Wm. Johnston	4,500
5 lots, corner 5th av. and Union st., plot 95x72; John J. Drake	5,625
6 lots on 1st st., between 6th and 7th sts., each 21x100; G. D. Arthur	6,000
6 lots on 2d st., between 6th and 7th sts., each 21x100; G. D. Arthur	6,000
1 lot on Union st., 72 ft. from 5th av., 20x95; G. D. Arthur	1,100

RECORDED REAL ESTATE TRANSFERS.

NEW-YORK.

Monday, Nov. 10.

Elizabeth st., w. s., 100 ft. n. of Canal st., thence w. 188 ft. to Mott st., x thence n. 75 ft., x thence e. 188 ft. to Elizabeth st., x s. 75 ft.	$200,000
Greenwich st., w. s., 75 ft. n. of King st., 25x71.7	7,000
Same property	7,000
James slip, No. 14, s. e. corner of Water st., 26x45	11,000
Washington st., e. s., 75 ft. n. of King st., 25x71.7	7,500
Same property	7,500
5th st., No. 40, s. s., 183 ft. w. of 2d av., 96.2x21	14,750
31st st., s. s., 208.4 ft. e. of 10th av., 16.8x101.3	11,000
32d st., s. s., 242 ft. w. of 1st av., 18x98.9	10,500
35th st., s. s., 96.8 ft. e. of 4th av., 15.8x98.9	24,000
51st st., n. s., 70 ft. w. of 2d av., 18.4x100.5	13,250
57th st., n. s., 93.4 ft. w. of 2d av., 16.8x100.5	11,750
61st st., s. s., 205 ft. w. of 2d av., 30x100.5	22,400
88th st., s. s., 100 ft. w. of 3d av., 52.1x100.8	87,000
117th st., n. s., 423 ft. e. of Avenue A, 25x100.10	17,500
124th st., s. s., 400 ft. e. of 8th av., 25x100.11; 123d st., n. s., 400 ft. e. of 8th av., 25x100.11	10,000
7th av., s. e. corner of 131st st., 99.11x225	51,438

LEASES RECORDED.

46th st., s. s., 350 ft. w. of 8th av., 20x100.5, 21 years, per year	$280
46th st., s. s., 374 ft. w. of 8th av., 20x100.5, 20 years, per year	280
6th av., s. w. corner of 19th st., 4 lots, 100x84, 10x1 lot about 18.9x153, 7 years, per year	10,000

CITY REAL ESTATE.

NEW FINE DWELLINGS FOR SALE LOW.—No. 15 East 66th st., No. 12 East 63d, No. 18 East 60th, No. 18 East 57th, No. 1 East 53d, No. 13 East 48th, No. 128 West 42d, No. 31 West 39th, and No. 7 West 34th st. V. K. STEVENSON, Jr., 11 Pine st.

FOR SALE OR TO LET.—NO. 404 WEST 58TH st., three story; 16.8x50, lot 100; brown-stone house; all the improvements; price and terms to suit the times.
J. W. STEVENS,
No. 406 West 58th st., No. 6 Pine st., 2 P. M.

FOR SALE.—A BROWN-STONE HOUSE IN A fashionable neighborhood up town, between 4th and 5th avs. Terms easy. No notice taken of brokers. Address F. S., Box No. 117 Post Office.

NORTHERN PACIFIC BONDS WILL BE received in payment for good real estate.
GEORGE N. TOWNSEND,
No. 152 South 4th st., Philadelphia.

STORES, &C., TO LET.

OFFICES TO LET
IN
TIMES BUILDING.
SPLENDID OFFICES TO LET IN THE FIRE-PROOF TIMES BUILDING.
Apply at TIMES COUNTING-ROOM.

COUNTRY REAL ESTATE.

ELIZABETH, N. J.—FOR SALE, OR EXCHANGE for a smaller house, new two-story Mansard-roof house, with eleven rooms, bath-room, and plenty closet room, bay-window, and kitchen extension; desirably located, and in a growing neighborhood, near schools, churches, and depots. Will be sold on terms to suit purchasers. Lot 50x175. Price $7,500. Address HOME, Box No. 147 *Times* Office, or apply to H. P. WETMORE, No. 222 Broad st., Elizabeth, N. J.

ORANGE, N. J.—COUNTRY HOUSES, LANDS and village lots for sale; a great variety. Also, furnished and unfurnished houses to let for season or year, by WALTER E. SMITH, formerly Blackwell & Smith, Orange, corner Main and Cone sts.

REAL ESTATE AT AUCTION.

JERE. JOHNSON, Jr., Auctioneer.

HIGHLY-IMPORTANT SALE.
FORTY SPLENDID LOTS,
AT 2 O'CLOCK P. M., ON THE PREMISES,
THURSDAY, NOV. 13, 1873,
AT
BERGEN POINT, N. J.,
By positive and peremptory order of
CAPT. DAVID LATOURETTE.

Lots all finely located near depot. Sale positive. Terms easy. Maps, &c., at auctioneer's office, No. 21 Park row, New-York.

ADRIAN H. MULLER, Auctioneer.

AUCTION SALE OF FORTY-TWO LOTS AND FIVE VILLA PLOTS IN WESTCHESTER COUNTY.
PROPOSED TWENTY-FOURTH WARD OF NEW-YORK CITY.

ADRIAN H. MULLER & SON will sell at auction on THURSDAY, Nov. 13, at 12 o'clock, at Morrisania Hall, Morrisania, Westchester County:

Forty-two lots and five villa plots in Westchester County, near Jefferson st., on the Boston post road and Walker av., in the proposed Twenty-fourth Ward of New-York City, being a portion of the estate of the late THOMAS R. WALKER. This property is near the railroad depot at Morrisania, and about two miles from Harlem Bridge, and on a continuation of the 3d av., New-York City. The horse railroad passes directly in front of the property, and the street is lighted with gas; the street to within a few feet of the property is curbed, guttered, and side-walks laid. Terms—Sixty per cent. on bond and mortgage. Maps at the office of the auctioneers, No. 7 Pine st., or at Morrisania Hall, Morrisania.

DWELLINGS TO LET.

TO LET FURNISHED—BROWN-STONE FRONT house, Columbia Heights, Brooklyn; fine view of the river. Address Post Office Box No. 1,389.

SURROGATE NOTICES.

NOTICE IS HEREBY GIVEN, IN PURSUANCE of an order of the Surrogate of the County of New-York, and according to law, to all persons having claims against MARY R. C. VAN HORNE, late of the City of New-York, deceased, that they are required to exhibit the same, with the vouchers thereof, to the subscribers, the executors of the last will and testament of the said deceased, at the counting-room and place of transacting business of the undersigned, Adam Norrie and Gordon Norrie, No. 90 (ninety) Broadway, in the City of New-York, on or before the 10th day of January, 1874.—Dated New-York, the 10th day of July, 1873.
ADAM NORRIE,
GORDON NORRIE,
DAVID M. CLARKSON, } Executors.
KNOX & MASON, Proctors.
jy9-law6mW*

IN PURSUANCE OF AN ORDER OF Robert C. Hutchings, Esq., Surrogate of the County of New-York, notice is hereby given to all persons having claims against AUGUSTUS WHITING, late of the City of New-York, deceased, to present the same, with vouchers thereof, to the subscribers, at their place of business, at the office of Messrs. Martin & Smith, No. 31 Nassau-street, in the City of New-York, on or before the 20th day of February next.—Dated, New-York, the 12th day of August, 1873.
SARAH S. WHITING, } Executrix and
AUGUSTUS WHITING, } Executor.
MARTIN & SMITH, Proctors,
No. 31 Nassau-st., New-York. au13-law6mW.

IN PURSUANCE OF AN ORDER OF ROBERT C. Hutchings, Esq., Surrogate of the County of New-York, notice is hereby given to all persons having claims against THOMAS H. FAILE, late of the City of New-York, deceased, to present the same, with vouchers thereof, to the subscriber, at his office, No. 130 Water street, in the City of New-York, on or before the 21st day of April next.—Dated New-York, the 21st day of October, 1873.
THOMAS H. FAILE, Jr.,
CHARLES E. FAILE,
EDMUND PENFOLD,
Executors.
o22-law6mW*

IN PURSUANCE OF AN ORDER OF Robert C. Hutchings, Esq., Surrogate of the County of New-York, notice is hereby given to all persons having claims against CORNELIA K. FORSYTH, late of the City of New-York, deceased, to present the same, with vouchers thereof, to the subscriber, at his place of transacting business, No. 4 Broad-street, in the City of New-York, on or before the 1st day of December next.—Dated New-York, the 27th day of May, 1873.
RUSSELL FORSYTH,
Administrator.
my28-law6mW*

IN PURSUANCE OF AN ORDER OF ROBERT C. Hutchings, Esq., Surrogate of the County of New-York, notice is hereby given to all persons having claims against BARNEY MURRAY, late of the City of New-York, deceased, to present the same, with vouchers thereof to the subscriber at his residence, No. 403 East Fifty-third-street, in the City of New-York, on or before the 16th day of December next.—Dated New-York, the 9th day of June, 1873.
JOHN GRIFFIN,
Executor.
jy10-law6m*

IN PURSUANCE OF AN ORDER OF ROBERT C. Hutchings, Esq., Surrogate of the County of New-York, notice is hereby given to all persons having claims against HUGH KELLY, late of the City of New-York, deceased, to present the same, with vouchers thereof, to the subscriber, at her residence, No. 363 West 56th street, in the City of New-York, on or before the 24th day of December next.—Dated New-York, the 17th day of June, 1873.
VIRGINIA P. KELLY, Executrix.
je18-law6mW*

BRADFORD, WM. B. & CO.—IN PURSUANCE of an order of Hon. R. L. Larremore, one of the Judges of the Court of Common Pleas, in and for the City and County of New-York, notice is hereby given to all persons having claims against the late firm of W. B. Bradford & Co., of the City of New-York, to present the same, with vouchers thereof, to the subscriber, at his office, No. 32 Vesey-st., in the City of New-York, on or before the 2d day of January, 1874, next.
CALVIN L. COLE, Receiver.
New-York, June 30, 1873. jy2-law6mW*

IN PURSUANCE OF AN ORDER OF ROBert C. Hutchings, Esq., Surrogate of the County of New-York, notice is hereby given to all persons having claims against ROBERT JAMES DILLON, late of the City of New-York, deceased, to present the same, with vouchers thereof, to the subscribers, at the office of Abraham R. Lawrence, Jr., No. 25 Nassau-street, in the City of New-York, on or before the 26th day of January next.—Dated New-York, the 21st day of July, 1873.
BENJAMIN H. HUTTON, } Execu-
jy23-law6mW TOWNSEND B. BALDWIN, } tors.

IN PURSUANCE OF AN ORDER OF ROBERT C. Hutchings, Esq., Surrogate of the County of New-York, notice is hereby given to all persons having claims against SETH ELY, late of the City of New-York, deceased, to present the same, with vouchers thereof, to Henry C. Ely, No. 143 Front street, in the City of New-York, on or before the 15th day of May next.—Dated New-York the 29th day of October, 1873.
ADELAIDE S. ELY, Administratrix.
n12-law6mW* HENRY C. ELY, Administrator.

IN PURSUANCE OF AN ORDER OF Robert C. Hutchings, Esq., Surrogate of the County of New-York, notice is hereby given to all persons having claims against CHARLES HENSCHEL, late of the City of New-York, deceased, to present the same, with vouchers thereof, to the subscriber, at his office, No. 36 Beaver st., in the City of New-York, on or before the second day of March, 1874.—Dated New-York, the 25th day of August, 1873.
au27-law6mW* GUSTAVUS W. FABER, Executor.

SITUATIONS WANTED.

FEMALES.

ADVERTISEMENTS ARE RECEIVED FOR THE NEW-YORK TIMES
At the "Times" Up-Town Office,
No. 54½ West 32d-st., junction Broadway and 6th-av.
And the "Times" West-Side Office,
No. 308 West 23d-st., corner of 8th-av.
NO EXTRA CHARGE WHATEVER.

AT HOWELL'S AGENCY,
No. 102 West 42d st., corner 6th av.,
SERVANTS, WHITE AND COLORED.

Cooks,	Laundresses,	Coachmen,
Chamber-maids,	House-workers,	Waiters,
Waitresses,	Nurses, &c.,	Useful men, &c.,

native and foreign, recommended, and suitably selected.

ALL FAMILIES IN CITY OR COUNTRY IN want of a first-class chamber-maid and waitress, and who is willing to assist with the sewing, in City or country, can find one with references (no charge to ladies) at No. 87 3d av., corner 12th st.

AT PELTON & CO.'S.—NO. 645 6TH AV., FORmerly with Bedell, will be found a large selection of very superior servants, highly recommended; Protestant and Catholic, City and country; also, waiters, coachmen, grooms, &c.

A YOUNG LADY OF GOOD ADDRESS AND FINE personal appearance, well educated, under twenty, wants employment immediately; capable of filling as good a position as can be offered; unexceptionable reference. Address Orphan, No. 54 East 12th st.

A LADY WHO HAS HAD SEVERAL YEARS experience as cashier and book-keeper wishes employment; can give first-class references. Address A., No. 27 Washington square, north.

A CONSIDERABLE NUMBER OF GERMAN servants, capable and trustworthy, found constantly on hand at No. 247 3d av., near 20th st., first floor, Mrs. HOLZSTEIN.

A VARIETY OF GOOD SERVANTS WANT situations at moderate wages; cooks, laundresses, house-work, &c.; City or country. At Protestant Institute, No. 138 6th av., above 10th st., over drug store.

AT MRS. LOWE'S GERMAN INSTITUTE, Nos. 316 and 318 Bowery, employers will find a large number of German servants, economical and well recommended; wages moderate.

AT THE FRENCH OFFICE, NO. 68 WEST 37th st., near 6th av., families supplied promptly with select help for every capacity; male or female.

CHAMBER-MAID.—BY A WELSH PROTESTANT woman, as chamber-maid; eleven years' reference. Call for two days at No. 113 East 48th st., first house east of the bridge.

CHAMBER-MAID AND SEAMSTRESS.—BY a respectable Protestant Danish girl or as nurse, &c.; is willing and obliging, and has good City references. Can be seen at 69 4th av., between 9th and 10th sts.

CHAMBER-MAID.—BY A RESPECTABLE YOUNG girl, as chamber-maid and waitress, or as chamber-maid and seamstress; good references. Call or address No. 525 6th av.

CHAMBER-MAID.—BY A RESPECTABLE YOUNG girl as chamber-maid and waitress, or would do chamber-work and fine washing; good City reference. Call at No. 234 West 28th st.

CHAMBER-MAID.—BY A YOUNG GIRL AS chamber-maid and waitress in a small private family; good reference from last place. Apply at No. 452 West 32d st. for two days.

SITUATIONS WANTED.

FEMALES.

CHAMBER-MAID AND WAITRESS.—BY A very respectable German girl; is a good waitress, an excellent chamber-maid, and would be willing to assist with washing and ironing; best reference. Call for two days at No. 621 6th av., between 36th and 37th sts., up stairs.

CHAMBER-MAID AND SEAMSTRESS.—BY a neat, tidy, young girl, who can operate on sewing-machine; also thoroughly understands her duties as chamber-maid; is willing and obliging; good recommendations. Call at 138 West 11th st., corner 6th av.

CHAMBER-MAID AND LAUNDRESS.—BY a neat, competent girl, who lived four years in her last place; is an experienced chamber-maid and first-class washer and ironer. Call at or address No. 69 6th av., first floor; no charges.

CHAMBER-MAID.—BY A SMART TIDY GIRL, as chamber-maid and waitress, or sewing; is neat about her work; has good references; wages not so much an object as a steady home; will go to country if desired. Seen at No. 68 West 37th st.

CHAMBER-MAID, &C.—NURSE, &C.—BY two Protestant girls, one as chamber-maid and seamstress, the other as nurse or waitress, or will go as cook; the other as chamber-maid and waitress; City or country. Call at No. 100 West 24th st.

CHAMBER-MAID.—BY AN ENGLISH PROTESTant girl, with several years' first-class City reference; is a first-class chamber-maid, and a very neat sewer; would like to wait upon a lady. Can be seen at No. 621 6th av., between 36th and 37th sts., up stairs.

CHAMBER-MAID, &C.—BY A YOUNG WOMAN, twelve years in her last employment, as seamstress, chamber-maid, to wait on a lady, or act as waitress in a small family; good reference for each capacity. Can be seen for two days at No. 674 3d av., in shoe store.

CHAMBER-MAID.—BY A CHAMBER-MAID AND waitress, with good City references; won't object to fine washing nor a short distance in the country. Can be seen at No. 68 West 37th st.

CHAMBER-MAID.—BY A YOUNG GIRL AS chamber-maid and waitress, or to take care of children and do plain sewing; willing to make herself useful; best City reference. Call at No. 243 West 28th st.

CHAMBER-MAID.—BY A COMPETENT PERSON as first-class chamber-maid and waitress; best City reference. Call at No. 220 East 47th st.

CHAMBER-MAID.—BY A CHAMBER-MAID AND seamstress, or chamber-work and fine washing; has first-class City references. Apply at 208 West 33d st.

CHAMBER-MAID, &C.—BY A YOUNG PROTESTant girl as chamber-maid, waitress, nurse, or to take care of children; will be found an agreeable person not afraid of work. Can be seen for two days at No. 73 Perry st.

COOK, WASHER, AND IRONER.—CHAMBER-maid, &c.—By two very excellent servants, who will do the work of a family between them; cook thoroughly understands her duties; cooks meats, fish, game, poultry, &c., in best style; chamber-maid is neat with her work, and an excellent waitress; good recommendations. Call at No. 138 West 11th st., corner 6th av.

COOK, WASHER, AND IRONER.—BY A very well-recommended woman, who understands her work thoroughly; makes best bread, biscuits, pastries; is an excellent washer and ironer; will work for moderate wages in a medium-sized family where she will have a good home. Call at No. 138 West 11th st., corner 6th av.

COOK.—BY A MIDDLE-AGED PROTESTANT WOMan in a gentleman's family, as cook; understands good family cooking; lived thirteen years in one family; will be found competent; City or country. Address Competent, Box No. 41 *Times* Up-town Office, No. 54½ West 32d st.

COOK.—BY A RESPECTABLE PROTESTANT AS AN excellent plain cook; is a good baker; is willing to assist in the washing and ironing; can come well recommended from her last place where she lived two years. Call at No. 590 3d av.; inquire in the fancy store.

COOK, WASHER, AND IRONER.—BY A thoroughly competent girl, is a good family cook and a nice washer and ironer; is willing to do general house-work; best reference; no objection to the country. Call at No. 621 6th av., between 36th and 37th sts., up stairs.

COOK.—BY A RESPECTABLE AMERICAN WOMAN as good cook and baker; understands her business thoroughly, besides the care of milk and butter; City or country; neighborhood of Yonkers or White Plains preferred; City reference. Call till suited at No. 205 West 27th st., near 7th av.

COOK, &C.—BY A STRONG, ABLE SCOTCH woman, not afraid of getting breakfast at a seasonable hour, or of the work of a family, either to cook, wash, and iron, or for general work; has good reference, and will go to the country. Call at No. 106 6th av., over blue store.

COOK.—BY AN ENGLISH WOMAN; OR AS LAUNdress; does very best kind of cooking; has best references for honesty, promptness, and civility, &c.; go to City or country, anywhere. Can be seen at No. 138 6th av., above 10th st., over the drug store.

COOK, &C.—BY A NORWEGIAN GIRL, WITH good reference; knows how to cook, wash, and iron, and is neat and clean; City or country; willing to do general work; is willing, obliging, and a person of good habits. Call at No. 106 6th av., over blue store.

COOK.—BY AN ENGLISH PROTESTANT WOMAN; very respectable, and an excellent cook; meats, game, soups, pastries, creams, jellies, good baker; country or City; best City testimonials. Call at No. 335 4th av.

COOK.—BY A RESPECTABLE WOMAN AS COOK; understands all kinds of cooking; has no objection to assist with the washing, if required; no objection to the country; has good reference from her last place. Call at No. 221 East 25th st.

COOK.—BY A RESPECTABLE GIRL, AS COOK IN a private family; understands her business thoroughly and is an excellent baker; best City reference. Call for two days at No. 145 West 39th st., between Broadway and 7th av., second floor.

FAITHFUL, RESPECTFUL SERVANTS.
At moderate wages, for City and country, at the LADIES' PROTECTIVE UNION AND DIRECTORY, temporarily since the fire at No. 168 West 45th st., three doors east of Broadway.

This directory is conducted by ladies, and its object is a thorough reform in domestic service. Country orders should be sent two days in advance of visit.

Those seeking situations must come neatly dressed, prepared to render faithful service, and to give the name and residence of former employers. Welsh and American women wanted. Ladies can be supplied with competent dress-makers, seamstresses, and laundresses at $1 a day.

Positions wanted for several ladies as governesses, companions, and house-keepers at nominal salaries.

This directory has no connection with any other office; it is doing real missionary work, and asks the support and encouragement of all who have felt the need of reform.

COOK.—BY A FIRST-CLASS COOK, WITH EXCELlent City references; has always had high wages, but is now prepared to meet the times; will reduce wages, but must have a good family and good home. Seen at No. 68 West 37th st.

COOK.—BY A PROTESTANT GERMAN WOMAN; is good plain cook, bread, and biscuit maker; assist with washing and ironing, or general house-work; good recommendations. Can be seen at Protestant Institute, No. 138 6th av., above 10th st., over drug store.

COOK, &C.—CHAMBER-MAID, &C.—BY two respectable young girls, to go together; one as cook and do coarse washing; the other as chamber-maid and waitress; good reference. Call at No. 152 West 28th st.

COOK.—BY A FIRST-CLASS FAMILY COOK, WHO has an excellent City reference and will not object to a little coarse washing. Can be seen at No. 68 West 37th st.

COOK.—BY A PROTESTANT SCOTCH WOMAN, AS first-class cook; can bone and lard, make all kinds nice soups, jellies, &c.; has best City references. Apply at Pelton & Co.'s, No. 645 6th av., near 38th st.

COOK.—BY A SCOTCH WOMAN AS FIRST-CLASS cook, and to assist in housekeeping and go to market; take entire charge of the kitchen. Call at No. 470 4th av., in the store, between 31st and 32d sts.

COOK.—BY A GOOD FAMILY COOK; HAS EXCELlent references in City; is an English woman; wages not so much an object as a good home. Seen at No. 68 West 37th st.

COOK.—BY A FIRST-CLASS COOK IN A PRIVATE family; understands her business thoroughly in all its branches; best City reference. Address A. K., *Times* Up-town Office, No. 54½ West 32d st.

COOK.—BY A RESPECTABLE PROTESTANT ENGlish woman, as first-class cook and baker in a family or private boarding-house, &c.; has good City references. Can be seen at 69 4th av., between 9th and 10th sts.

COOK.—BY A SCOTCH PROTESTANT WOMAN AS first-class cook; expert at baking, pastries, desserts, &c.; best City reference. Address Scotch Cook, *Times* Up-town Office, No. 54½ West 32d st.

COOK.—BY A RESPECTABLE WOMAN, AS COOK, washer, and ironer; best City reference. Can be seen for two days at No. 224 West 19th st.

COOK.—BY A GOOD GERMAN COOK, WASHER and ironer; is very willing, and highly recommended. Call at No. 95 East Houston st.

COOK.—BY A COMPETENT WOMAN, AS GOOD cook; excellent baker; highly recommended. Call at No. 17 West 48th st., present employer's.

COOK.—BY A FIRST-CLASS FRENCH COOK; EXcellent City reference. Address C. P., *Times* Up-town Office, No. 54½ West 32d st.

COOK.—BY A SCOTCH WOMAN AS FIRST-CLASS cook; excellent baker; best City reference. Call for two days at No. 149 East 38th st., near 3d av.

COOK.—BY A PROTESTANT GIRL, AS COOK; would do the plain washing; City reference. Call at No. 590 3d av., two stairs up, front.

COOK.—BY A FIRST-CLASS COLORED COOK; EXcellent City reference. Call at No. 223 West 42d st.

COOK, &C.—BY A NEAT, INDUSTRIOUS GIRL AS cook, washer, and ironer or general servant; a reliable and economical servant, a good cook, an excellent washer and ironer; City or country; best references. Call at No. 111 Atlantic st., Brooklyn.

COOK—WAITRESS.—BY TWO VERY DESIRAble young women, one as first-class cook, the other as waitress; both understand their business perfectly; have best City reference; City or country. Apply at Pelton & Co.'s, No. 645 6th av.

COOK.—BY A YOUNG GIRL TO COOK, WASH, and iron, or do general house-work in a private family; two years' reference from her last place. Call at No. 144 East 43d st., second floor, front room.

COOK, &C.—BY A YOUNG WOMAN AS COOK OR to do general house-work; best of City reference given. Call at No. 20 Grove st., in grocery store, New-York.

COOK.—BY A PROTESTANT GERMAN WOMAN, AS first-class cook; understands her business thoroughly; best City reference. Apply at No. 79 Bank st., top floor.

COOK, WASHER, AND IRONER.—BY A REspectable German girl to cook, wash, and iron, or to do general house-work. Call at No. 127 Norfolk st., first floor, Room No. 1.

FAMILY WASHING.—BY A RESPECTABLE widow woman; understands washing, polishing, and fluting; would be willing to go out by the day. Call or address Mrs. Mahon, No. 1,166 1st av., near 66th st.

FAMILIES WISHING FOR FIRST-CLASS servants can find them in great number at No. 621 6th av., between 36th and 37th sts., French Bureau.

HOUSEKEEPER.—BY AN AMERICAN WIDOW lady as housekeeper, or to take charge of an invalid; excellent reference. Address "Home," Box No. 88 *Times* Up-town Office, No. 54½ West 32d st.

SITUATIONS WANTED.

FEMALES.

HOUSEKEEPER.—IN FIRST-CLASS HOTEL OR any other position of trust, by a capable Scotch woman, with best of references; no objections to leave the City. Apply at No. 845 6th av.

HOUSEKEEPER.—BY AN AMERICAN WIDOW lady of refinement and capability, a position as housekeeper; fully competent to take entire charge of house; reference exchanged. Address Mrs. Herbert, Box No. 146 *Times* Office.

HOUSE-WORK.—BY AN AMERICAN PROTESTant woman (a widow) who will work for moderate wages in City or country; is a good plain cook, excellent washer and ironer, and willing to make herself generally useful in any capacity; good references. Call at No. 138 West 11th st., corner 6th av.

HOUSE-WORK.—BY AN ENGLISH YOUNG woman; is a good cook, washer and ironer, &c.; City or country; has good recommendations; wages moderate. Can be seen at No. 138 6th av., above 10th st., over drug store.

HOUSE-WORK.—BY A GIRL TO DO HOUSE-work in a small private family; wages no object, but a home; best City reference from last place. Apply at No. 116 West 19th st., rear.

HOUSE-WORK.—BY A GOOD GIRL, TO DO house-work; good reference. Call or address Ballden, No. 652 2d av., Room No. 12, between 35th and 36th sts.

LADY'S MAID.—BY A VERY RESPECTABLE Scotch Protestant woman as lady's maid and seamstress; is a thorough hair-dresser and dress-maker; has good reference. Apply at Bedell's Nos. 340 and 342 4th av.

LADY'S MAID.—BY A PROTESTANT YOUNG person as lady's maid; is competent in all her duties, and clever in hair-dressing and dress-making. Call at No. 68 West 37th st.

LADY'S MAID.—BY A PROTESTANT LADY'S maid; dresses hair, makes dresses, sews on Wheeler's machine, and is a good modiste; makes polonaises; references first rate. Seen at No. 68 West 37th st.

FEMALE HELP.

COOKS,	IRISH,
CHAMBER-MAIDS,	GERMAN,
HOUSE-WORKERS,	FRENCH,
NURSES, &c., &c.	SWEDE, &c.

ODELL'S,
No. 109 West 34th st., corner Broadway,
ESTABLISHED, 1852.

LAUNDRESS.—BY A GERMAN YOUNG WOMAN, Protestant, who is a first-class laundress, flutes, puffs, polishes, &c.; can furnish the very best of reference from last employer, who can be seen; will go at moderate wages; has no objection to the country. Can be seen, until suited, at Odell's Agency, No. 109 West 34th st., corner Broadway. Inquire for Y.

LAUNDRESS.—BY AN ACTIVE YOUNG WOMAN, as first-class laundress; understands all kinds of ladies' fineries and French fluting; worked several years in England; will assist in chamber-work; City or country; City reference. Call at No. 203 West 27th st., near 7th av.

LAUNDRESS.—BY A RESPECTABLE YOUNG woman, as first-class laundress in a private family; understands French fluting, doing up fine muslins, laces, &c.; has good references. Apply at Bedell's, Nos. 340 and 342 4th av.

LAUNDRESS.—BY A RESPECTABLE WOMAN TO go out the first part of the week as first-class washer and ironer; can do up all kind of fine clothes; best City reference. Call at No. 140 West 19th st., top floor back, Room No. 13.

LAUNDRESS.—BY A FIRST-CLASS LAUNDRESS in a private family; expert at fluting; City or country; best City reference. Call at No. 109 West 15th st., rear house, top floor.

LAUNDRESS.—BY A FIRST-CLASS LAUNDRESS, in a private family; has excellent City reference, and is an excellent laundress; puffs, plaits, and mangles and flutes. Seen at No. 68 West 37th st.

LAUNDRESS.—BY A RESPECTABLE WOMAN A few more gentlemen's or families' washing, or would go out by the day. Call at No. 335 West 41st st., top floor.

LAUNDRESS.—BY A FIRST-CLASS LAUNDRESS; understands her business thoroughly; best City reference; willing and obliging; will assist with chamber-work. Call at No. 230 East 29th st.

LAUNDRESS.—BY A SCOTCH WOMAN, WHO IS an excellent washer, ironer, and French fluter, to go out by the day; good cleaner; well recommended. Call at No. 106 West 18th st.

LAUNDRESS, &C.—BY A RESPECTABLE WOMAN to go out by the day; is an excellent washer and ironer; best City references. Call or address No. 212 West 37th st.

LAUNDRESS.—BY A COMPETENT YOUNG WOMan as first-class laundress in a small private family; good City reference. Call at No. 324 East 25th st., between 1st and 2d avs., two flights up.

LAUNDRESS.—BY A FIRST-CLASS LAUNDRESS; desires washing at her own residence, or will go out by the day. Address A. P., No. 308 West 23d st.

NURSE, &C.—BY A WELSH PROTESTANT young woman either as nurse and seamstress or chamber-maid and waitress or make herself useful; highly recommended by her lady; has been a competent servant, and everything that could be desired. Can be seen at No. 335 4th av.

NURSE.—BY A SCOTCH PROTESTANT WOMAN as a competent nurse to bring up an infant from its birth, or as nurse to an invalid lady, or would take care of growing children; best City reference. Call at No. 63 West 24th st.

NURSE.—BY A PROTESTANT WOMAN AS NURSE; can bring up a babe from its birth; can do all kinds of sewing by hand; the best of City references; no objections to country. Call for two days at No. 391 8th av.

NURSE, &C.—BY A RESPECTABLE GIRL AS nurse and chamber-maid in a private family; willing to make herself generally useful; best City reference from her last place. Call at No. 251 7th av., between 24th and 25th sts., top floor, front rooms.

NURSE.—BY A COMPETENT YOUNG FRENCH girl to take care of growing children; is a good seamstress; is cheerful and pleasant disposition, willing and obliging; good reference. Call or address for two day at No. 354 West 52d st.

NURSE.—BY A PROTESTANT WOMAN, AS CHILD'S nurse; has had experience for the last ten years in the care of infants; can bring them up by the bottle if required; good reference from her last place. Can be seen for two days at No. 281½ Elizabeth st., near Bleecker.

NURSE AND TO DO PLAIN SEWING.—BY A highly-respectable Protestant; first references from all employers, to whom she refers; no objection to assist up stairs; is willing and obliging. Call or address for three days Nurse, No. 337 East 11th st., Room No. 5.

NURSE.—BY A COMPETENT PROTESTANT GIRL, as nurse and seamstress in a private family, or to take care of growing children; willing and obliging; best City reference. Call at No. 130 West 25th st.

NURSE.—BY A RESPECTABLE SCOTCH PROTestant young woman, as infant's nurse, or nurse to grown children; is thoroughly competent and well recommended. Apply at Bedell's, 340 and 342 4th av.

NURSE.—BY AN ENGLISH PROTESTANT AS NURSE to growing children and to sew; family going South cause of leaving present situation. Call on or address E. B., No. 152 Lexington av., corner 30th st.

NURSE.—BY A RESPECTABLE PROTESTANT woman as nurse to an invalid, or to do chamber-work; wages not so much an object as a comfortable home. Call at No. 332 6th av.

NURSE.—BY AN INFANT'S NURSE, OF WILL take grown children; is a good plain seamstress and embroideress. Can be seen at No. 68 West 37th st. Best of references.

NURSE.—BY A THOROUGHLY COMPETENT AND reliable French woman as infant's nurse; can take full charge from its birth; unexceptionable reference. Call or address, for two days, at No. 354 West 52d st.

NURSE.—BY A RESPECTABE YOUNG WOMAN AS nurse and chamber-maid; best City reference. Call at No. 34 East 40th st.

NURSE.—BY A PROTESTANT GIRL AS NURSE; can take entire charge of an infant; City or country; good City reference. Call at No. 302 West 44th st.

NURSE.—BY A WET-NURSE, OR WOULD TAKE charge of a lady to dry nurse and to assist; can be highly recommended. Apply at No. 629 6th av.

NURSE.—BY AN EDUCATED WOMAN AS NURSE to an invalid lady or gentleman; City or country. Call at No. 415 East 17th st.

NURSE.—BY A CAPABLE WOMAN AS INFANT'S nurse; is experienced in the care of infants, bringing up on the bottle; a Protestant; is a good sewer; can give several years' first-class City reference as to capability and devotion to her duties. Call or address No. 208 West 32d st.

NURSE, &C.—BY A RESPECTABLE GIRL, AS nurse and seamstress; operates on different machines, or to do chamber-work and sewing; no objections to the country; has excellent references; is willing and obliging. Apply at No. 446 2d av. for two days.

NURSE, &C.—BY A NEW-ENGLAND WOMAN with references, desires a situation as nurse to an invalid lady, or would not object to doing the work of two elderly persons in a family. Apply at or address No. 138 6th av., over store.

NURSE.—BY A RESPECTABLE PROTESTANT girl; has good reference from last employer. Can be seen for two days, Tuesday and Wednesday, at No. 311 East 21st st.

NURSE, &C.—BY A RESPECTABLE YOUNG WOMan, a Protestant, to take care of children, or as waitress in a private family; ten years' reference from her last employer. Call or address 259 West Houston st.

NURSE.—BY A PROTESTANT WOMAN. APPLY Tuesday, between 11 and 1 o'clock, at her present employer's No. 70 West 11th st.

NURSE.—BY A GOOD GERMAN GIRL, TO TAKE care of children or to do chamber-work; is willing and obliging. Call at No. 127 Norfolk st., on M. Hild.

SEAMSTRESS.—BY AN ENGLISH PROTESTANT girl as first-class seamstress and lady's maid; is a competent dress-maker and operator on Wheeler & Wilson's machine, and can do all kinds of family sewing; no objection to travel; has good City reference. Call at No. 628 6th av., in the fancy store.

SEAMSTRESS.—BY A COMPETENT GIRL AS seamstress, or chamber-maid and seamstress; understands all kinds of family sewing and operates on Wheeler & Wilson's machine; is a thorough chamber-maid and willing and obliging; best City reference. Call at No. 26 West 39th st.

SEAMSTRESS.—BY A YOUNG WOMAN WITH ten years' reference, capable of doing any kind of sewing by hand or machine, in a family, or would go by the day or week. Call or address No. 127 West 39th st., between 6th av. and Broadway.

SEAMSTRESS.—BY A COMPETENT SEAMstress, a Protestant, a few engagements by the day in private families; can cut and fit; would take work home; runs Wheeler & Wilson's machine. Call at No. 61 West 39th st., upper bell.

SEAMSTRESS.—BY A PROTESTANT GIRL; UNderstands family sewing; cuts and fits; is a good operator; would assist in chamber-work; has lived eight years in last place; has the best of reference from her last place. Call at No. 11 East 27th st.

SEAMSTRESS.—BY A COMPETENT YOUNG GIRL as first-class seamstress in a private family; will assist with light chamber-work; best City reference. Call at No. 154 East 23d st.

SEAMSTRESS—WISHES WORK BY THE DAY OR week, or would take in family sewing; understands operating on Wheeler & Wilson's machine. Call at or address No. 335 East 29th st.

SITUATIONS WANTED.

FEMALES.

SEAMSTRESS.—A COMPETENT OPERATOR AND seamstress, wishes an engagement; can cut, fit, and make all kinds of furniture covers and upholstery. Address Mrs. Haghton, No. 182 Jay st., Brooklyn.

SEAMSTRESS, &C.—COOK.—BY TWO YOUNG girls; one as operator and some chamber-work; a Protestant; the other as cook, a good baker, and can do French cooking, with good City references. Call for two days at No. 348 1st av.

SEAMSTRESS.—BY A PROTESTANT YOUNG woman, as seamstress; has no objection to take care of two or three children and make herself useful. Can be seen for two days, at No. 111 East 22d st.

SEAMSTRESS.—AN EXPERT FAMILY SEAMstress does plain and fancy sewing on moderate terms; also dress-making, ruffling, and lace work. Call at No. 945 6th av., fancy store.

SEAMSTRESS.—BY A RESPECTABLE YOUNG Protestant woman, as nurse or seamstress; best of City reference. Apply at No. 628 6th av., in the fancy store.

WAITRESS.—BY A NEAT AND TIDY YOUNG woman as first-class waitress; is capable of filling a man's place; has nearly two years' City reference from her last place; City or country. Apply at Pelton & Co.'s No. 645 6th av., near 38th st.

WAITRESS.—BY A FIRST-CLASS WAITRESS; expert at getting up salads and the care of silver; understands the courses of dinner and waiting thoroughly in all its branches; best City reference. Call or address No. 313 7th av., corner 28th st.

WAITRESS.—BY A FIRST-CLASS WAITRESS; understands the services equal to a man; makes salads and courses; best references. Can be seen at No. 68 West 37th st.

WAITRESS.—BY A COMPETENT YOUNG WOMan as waitress; understands her duties thoroughly. Call at No. 17 West 48th st., present employer's.

WAITRESS.—BY A YOUNG WOMAN AS A FIRST-class waitress in a private family; excellent City references given. Apply at No. 40 East 18th st.

MALES.

THE FREE EMPLOYMENT OFFICE OF the Bowery branch Young Men's Christian Association, No. 134 Bowery, furnishes employers promptly with all kinds of male labor free of charge; men forwarded to the country on receipt of fare. Call or address by letter (with stamp inclosed) W. B. CHURCHILL.
Rev. JOHN DOOLY,
General Secretary of the Bowery Branch.

ASSISTANT DENTIST.—A YOUNG MAN DEsires a situation; he is a thorough mechanic and a good operator; small salary. Address DENTIST, No. 128 Allen st.

BUTLER OR WAITER.—BY AN ENGLISHMAN, who is strictly efficient in either capacity; has unexceptionable references from his former employers, whom he leaves on account of their breaking up housekeeping. Call on or address F. H., No. 76 3d av. Ring fourth bell.

BUTLER OR FOOTMAN.—IN A GENTLEMAN'S family, by a young man who understands his business and well recommended. Address for two days P. S., Box No. 212 *Times* Office.

COACHMAN.—BY A SINGLE YOUNG MAN, (English,) as coachman and groom; is willing to be generally useful; strictly temperate; no objection to the country; is a careful City driver; three years' reference from the last place; cause of leaving, the employer going to Europe. Address G. G., Box No. 91 *Times* Up-town Office, No. 54½ West 32d st.

COACHMAN.—BY A CAPABLE, STEADY MAN who thoroughly understands his business in all its branches; is strictly temperate; first-class City reference; no objection to any part of the State. Address M. M., Box No. 59 *Times* Up-town Office, No. 54½ West 32d st.

COACHMAN AND GROOM.—BY A RESPECTable, active young man, who thoroughly understands his business in all its branches; is strictly temperate; first-class City reference; no objection to any part of the country. Address J. H., Box No. 59 *Times* Up-town Office, No. 54½ West 32d st.

COACHMAN AND GARDENER.—BY A PRACtical single man, (American,) with first-class reference, as coachman and gardener, and all work connected with a gentleman's place. Address R. B., Box No. 213 *Times* Office.

COACHMAN, GROOM, GARDENER, &C.—By a Protestant man; willing and competent to do any work about a gentleman's place, in or out doors; good driver, sober, honest, and trusty; wages moderate; best testimonials. Call at No. 335 4th av.

COACHMAN AND GROOM.—BY A SINGLE young Englishman three years' best City reference. Call or address T. H., No. 124 West 50th st.

COACHMAN.—FIVE YEARS' REFERENCE FROM late employer. Apply to executor, H. B. Brundrett, Nos. 448 and 450 Broadway, New-York.

COACHMAN.—BY A YOUNG ENGLISHMAN; UNderstands his business; no objection to the country; good City reference. Apply or address A. A., care of H. Broadhurst, No. 307 East 9th st., between 1st and 2d avs.

COACHMAN.—BY A YOUNG UNMARRIED MAN; refers to last employer. Call at stable, No. 112 West 18th st.

FARMER, GARDENER, &C.—COOK, &C.—BY an Englishman and wife, aged forty-three years; no children; man is an experienced farmer and gardener, including green-house, &c.; wife can cook, wash, iron, &c.; best recommendations. Call at Carpenter's, No. 138 West 11th st., corner 6th av.

COOK.—BY A FIRST-CLASS MAN COOK; ARtistic in all respects; understands hot and cold creams, jellies, and all kinds of pastry and game and fine artistic cooking; private family preferred, but will go to a restaurant if necessary. Can be seen at No. 68 West 37th st.

GARDENER, &C.—BY A MAN WHO CAN DO VEGetable and flower gardening, tend hot and green-house, bud, prune, transplant, lay out walks and ground, do farm work, milk, drive, &c.; good recommendations. Call at Carpenter's, 138 West 11th st., corner 6th av.

GARDENER AND FARMER.—BY A SCOTCHman, two in family, who has held first-class places near New-York; can give satisfactory references. Address W. R., High Bridge, Westchester County, N. Y.

MALE HELP.

WAITERS,	COACHMEN,
FOOTMEN,	VALETS,
GARDENERS,	FARMERS, &c.,

French, German, Swede, English, &c.
ODELL'S,
No. 109 West 34th st., corner Broadway.
(Established 1852.)

NURSE.—BY AN EXPERIENCED ENGLISHMAN AS male nurse, or would take charge of an invalid going South, or as day or night nurse. Call or address Nurse, for three days, No. 104 West 39th st.

PRIVATE WAITER.—A CLERGYMAN IN NEW-York wishes to get a situation as private waiter for a Protestant Son of Temperance. Can be seen at No. 26 East 19th st. until Wednesday afternoon, after which any message sent to the same number will be sent to advertiser.

STEWARD OR HEAD WAITER.—BY A FIRST-class French waiter or steward; has the best of City references. Can be seen at No. 68 West 37th st.

TO LAWYERS.—A YOUNG MAN WANTS A SITuation as a copying and engrossing clerk. Address No. 610 2d av.

USEFUL MAN—COOK, &C.—BY A MARRIED couple, no family; the man understands care of horses, cows, plain gardening, farming, &c.; the wife is a good cook, and can do general housework; best of reference, and will go for low wages; is willing, and not afraid of work. Apply or address No. 42 Court st., Brooklyn.

USEFUL MAN, CARPENTER, &C.—BY A young man lately landed, who is a good carpenter, and can also drive, do gardening, and make himself generally useful; wages moderate; reference good. Call at Carpenter's, 138 West 11th st., corner 6th av.

WAITER.—BY A RESPECTABLE PROTESTANT young man; understands his business thoroughly in all branches; is an A1 butler; can give unexceptionable City reference from last employer, who can be seen. Apply at Odell's Agency, No. 109 West 34th st., corner Broadway; inquire for R.

WAITER.—BY A FIRST-CLASS WAITER, WHO thoroughly understands his business and has the highest City recommendations, which will bear the strictest investigation. Address for two days J. H., Box No. 51 *Times* Up-town Office, No. 54½ West 32d st.

WAITER.—BY A FIRST-CLASS GERMAN WAITer; a thorough expert at his business; speaks English fluently; excellent City references. Address H. G., Box No. 52 *Times* Up-town Office, 54½ West 32d st.

WAITER.—BY A RESPECTABLE COLORED MAN as waiter or valet in private family; can give good City reference. Call or address, Tuesday and Wednesday, at No. 36 West 44th st.

HELP WANTED.

A PRACTICAL FARMER AND WORKING wife wanted to work a farm, take care of help, milk, butter, poultry, eggs; state age, family, nation, wages. Address DALLY, Box No. 189 *Herald* Office.

A CIVIL ENGINEER CAN GET A SMALL BUT pleasant job by calling at Room No. 4 of No. 231 Broadway, New-York.

WANTED—IN A SMALL AMERICAN FAMILY, A Protestant German cook, washer, and ironer. Apply, with City reference, at No 235 West 53d st., from 1 to 3 P. M.

FRENCH ADVERTISEMENTS

UNE BONNE CUISINIERE FRANCAISE désire une place dans une famille privée; elle se charge des dîners de premières classes; les meilleur références seront donnér à New-York. S'adresser No. 134 West 16th st.

COPARTNERSHIP NOTICES.

THE COPARTNERSHIP HERETOFORE existing under the firm name of FULLER, LORD & CO. has been dissolved by mutual consent.
HORACE W. FULLER,
Executor of estate of Dudley B. Fuller.
EDWARD C. LORD,
Executor of estate of J. Couper Lord.
GEORGE FULLER.
HORACE W. FULLER.
EDWARD C. LORD.
CHARLES D. FULLER.

The undersigned have formed a copartnership for the purpose of continuing the business of FULLER, LORD & CO., under the same firm name.
GEORGE FULLER.
HORACE W. FULLER.
CHARLES D. FULLER.
No. 139 GREENWICH ST., NEW-YORK, Oct. 28, 1873.

THE UNDERSIGNED HAVE THIS DAY formed a copartnership, under the firm name of ROGERS & DEGHUEE, for the transaction of a commission business in Foreign Exchange, Gold, Stocks, and Bonds, at No. 39 Exchange place.—New-York, Nov. 10, 1873.
H. LIVINGSTON ROGERS,
Member New-York Stock Exchange.
JEAN DEGHUEE,
Member New-York Gold Exchange.

A PARTY WHO HAS AN OFFICE BUSINESS in Boston, would like in connection therewith, to act as agent for the New-England States, or a portion thereof, for any corporation or individual requiring such; location of office central; references good. Address NEW-ENGLAND, Box No. 154 *Times* Office.

DRY GOODS.

DRY GOODS.

UNPARALLELED INDUCEMENTS!

MORE GOODS FROM AUCTION.

LORD & TAYLOR.

LOWER THAN EVER!

MONDAY, NOVEMBER 10.

BROADWAY AND 20TH ST.
GRAND AND CHRYSTIE STS.

GREAT REDUCTIONS

In Black Yak Laces, Black Yak, with Jet; Spanish, with Jet; French-made Worsted Fringe, Gimp, Same Shade for Headings.
Orders by mail promptly filled.

MILLER & GRANT, NO. 879 BROADWAY.

ALL THIS WEEK.

At Reduced Prices.

Union Adams & Co.

ARE OFFERING AT EXTREMELY LOW PRICES

Scotch Wool Under-wear,
HOSIERY AND GLOVES,
HANDKERCHIEFS,
ROBES, JACKETS,
Shirts, Collars, Cuffs,
SUSPENDERS,
ELEGANT NECK - WEAR,
AND ARE OPENING
Cartwright & Warner's
UNDER-SHIRTS
and
DRAWERS,
IN EVERY VARIETY.
NO. 637 BROADWAY.

UNIQUE, ANTIQUE, AND MODERN GOODS, —At FOUNTAIN'S India Store, corner 13th st. and Broadway.

MAUGAS—COURT DRESSES AND MANTLES, PATented.—No. 82 Rue Neuve-des-Petits Champs, corner of the Rue de la Paix, Paris.

BANKRUPT NOTICES.

THIS IS TO GIVE NOTICE—THAT ON THE 8th day of November, A. D. 1873, a warrant in bankruptcy was issued against the estate of EDWARD W. Converse and JULIUS P. CONVERSE, of the City of New-York, in the County of New-York and State of New-York, who have been adjudged bankrupts on their own petition; that the payment of any debts and delivery of any property belonging to such bankrupts to them, or either of them, or for their use, or the use of either of them, and the transfer of any property by them, or either of them, are forbidden by law; that a meeting of the creditors of the said bankrupts, and each of them, to prove their debts, and to choose one or more assignees of their estate, and the estate of each of them, will be held at a Court of Bankruptcy, to be holden at No. 7 Beekman street, corner of Nassau street, Room No. 2, in the City of New-York, before James F. Dwight, Register, on the 10th day of December, A. D. 1873, at 1 o'clock P. M.
OLIVER FISKE, U. S. Marshal,
as Messenger, Southern District of New-York.

DISTRICT COURT OF THE UNITED States for the Southern District of New-York.—In the matter of CHARLES A. LORD, bankrupt.—In Bankruptcy.—A warrant in bankruptcy has been issued by said Court against the estate of Charles A. Lord, of the City and County of New-York, of the State of New-York, in said district, adjudged a bankrupt upon the petition of his creditors, and the payment of any debts and the delivery of any property belonging to said bankrupt to him or to his use, and the transfer of any property by him are forbidden by law. A meeting of the creditors of said bankrupt to prove their debts and choose one or more assignees of his estate, will be held at a Court of Bankruptcy to be holden at No. 14 John street, in the City of New-York, in said district, on the 25th day of November, A. D. 1873, at 12 o'clock M., at the office of Edgar Ketchum, Esq., one of the Registers in Bankruptcy of said Court.
OLIVER FISKE, Marshal—Messenger.

DISTRICT COURT OF THE UNITED STATES for the Southern District of New-York.—In the matter of CHARLES C. LIMA and ALBERT W. POWELL, bankrupts.—In Bankruptcy.—A warrant in bankruptcy has been issued by said court against the estate of Charles C. Lima and Albert W. Powell, of the County of New-York, of the State of New-York, in said district, adjudged bankrupts upon the petition of their creditors, and the payment of any debts and the delivery of any property belonging to said bankrupts, to them or to their use, and the transfer of any property by them, are forbidden by law. A meeting of the creditors of said bankrupts, to prove their debts and choose one or more assignees of their estate, will be held at a Court of Bankruptcy, to be holden at No. 322 Broadway, in the City of New-York, in said district, on the 27th day of November, A. D. 1873, at 12 o'clock M., at the office of Isaac Dayton, Esq., one of the Registers in Bankruptcy of said court.
OLIVER FISKE, Marshal—Messenger.

DISTRICT COURT OF THE UNITED States for the Southern District of New-York.—In the matter of HENRY DAVISON, bankrupt.—In Bankruptcy.—A warrant in bankruptcy has been issued by said court against the estate of Henry Davison, of the County of New-York, of the State of New-York, in said district, adjudged a bankrupt upon the petition of his creditors, and the payment of any debts and the delivery of any property belonging to said bankrupt, to him or to his use, and the transfer of any property by him, are forbidden by law. A meeting of the creditors of said bankrupt, to prove their debts and choose one or more assignees of his estate, will be held at a Court of Bankruptcy, to be holden at No. 322 Broadway, in the City of New-York, in said district, on the 2d day of December, A. D. 1873, at 12 o'clock M., at the office of Isaac Dayton, Esq., one of the Registers in Bankruptcy of said court.
OLIVER FISKE, Marshal—Messenger.

ATTENTION!!!!
EVERY DAY!!!!
A TORNADO!!!!
A WHIRLWIND!!!!
A GENERAL OVERTURNING!!!!
A GENERAL PANIC!!!!
and a special rush to
R. H. MACY & CO.'S
EVERY DAY.
RUINOUS REDUCTIONS.
UNPRECEDENTED SALES.
Great excitement at the Grand Central Fancy Goods Establishment of R. H. MACY & Co. In consequence of
The Numerous Failures
among the wholesale and importing houses, we are buying goods, for cash,
For a Mere Song.
It will pay you well to go to R. H. MACY & CO.'S
EVERY DAY.
And we are selling goods for NEXT TO NOTHING.
It will pay you well to go to R. H. MACY & CO.'S
Twice Every Day.
We shall offer, this coming week, some of the most
Astonishing Bargains
in FANCY GOODS and DRY GOODS ever offered to the NEW-YORK trade.
It will pay you well to go to R. H. MACY & CO.'S
Three Times Every Day.
GREAT BARGAINS in all departments of our whole line of goods. Besides the
Cash Discount of 10 Per Cent,
which we return to purchasers, we are making a FURTHER DISCOUNT to the
Wholesale Trade,
and parties buying Toys and Fancy Goods for fairs or to sell again.
It will pay you well to spend
All Your Time,
and
ALL YOUR MONEY,
at R. H. MACY & CO.'S
EVERY DAY.
R. H. MACY & CO.,
14TH ST. AND 6TH AV.

MME. GALOUPEAU, NO. 53 EAST 10TH ST., New-York, will open her importation of Paris millinery for the Winter season, on WEDNESDAY, 12th instant.

PROPOSALS.

OFFICE OF THE BOARD OF EDUCATION,
Corner Grand and Elm sts.,
New-York, Nov. 11, 1873.

SEALED PROPOSALS will be received at this office until the 26th day of November instant at 3 P. M. for supplying for the use of the Public Schools under the jurisdiction of the Board of Education, books, stationery, and other articles required for one year, commencing on Jan. 1, 1874.

City and country publishers of books and dealers in the various articles required are hereby notified that preference will be given in all cases to the bids of principals, the Committee being desirous that commissions (if any) heretofore paid to agents or middlemen shall be deducted from the price of the various articles bid for.

A sample of each article must accompany the bid.

A list of articles required will be furnished on application to the Clerk of the Board of Education.
RUFUS G. BEARDSLEE,
ANDREW J. MATHEWSON,
JAMES M. HALSTED,
DAVID WETMORE,
ROBERT HOE,
Committee on Supplies.

BOARD OF EDUCATION.

Sealed proposals will be received by the Committee on Buildings, at the office of the Clerk of the Board of Education, corner of Grand and Elm sts., until Monday, Nov. 24, 1873, and until 4 o'clock P. M. on said day, for iron stairs, for Primary Schools Nos. 17 and 33.

Plans and specifications may be seen at the office of the Superintendent of School Buildings, No. 146 Grand st., third floor.

The committee reserves the right to reject any or all of the proposals offered.
WILLIAM DOWD,
SAMUEL P. PATTERSON,
CHARLES V. LEWIS,
ROBERT HOE,
DAVID F. BAKER,
Committee on Buildings.

Dated New-York, Nov. 8, 1873.

OFFICE OF ACTING COMMISSARY OF SUBSISTENCE,
WILLET'S POINT, NEW-YORK HARBOR,
Nov. 10, 1873.

SEALED PROPOSALS, IN DUPLICATE, will be received at this office until 11 A. M. Dec. 10, 1873, for furnishing the Fresh Beef required by the Subsistence Department, United States Army, at this station during six months, commencing Jan. 1, 1874. Information as to conditions, quality of beef, payments, &c., can be obtained by application to A. H. PAYSON, First Lieutenant, Corps of Engineers, Acting Commissary of Subsistence.

MUSICAL.

200 PIANOS AND ORGANS, NEW AND SECOND-HAND, of FIRST-CLASS MAKERS will be sold at LOWER PRICES for cash, or on INSTALLMENTS, or for rent, in CITY or COUNTRY, during this financial crisis, by HORACE WATERS & SON, No. 481 BROADWAY, THAN EVER BEFORE OFFERED IN NEW-YORK. AGENTS WANTED to sell WATERS' CELEBRATED CONCERTO and ORCHESTRAL ORGANS and PIANOS. Illustrated catalogues mailed. GREAT INDUCEMENTS TO THE TRADE.

CHICKERING, STEINWAY, AND SEVENTY-five other fine upright, square, and grand pianos and organs very low for cash, on installments, and for rent; also, organs and pianos, with keys and mechanical attachment, appropriate for exhibitions and places of amusement. S. T. BALL & CO., No. 15 East 14th st.

SPECIAL SAFE OFFER.—CHAMBERS' PIANOS, parlor squares, home and school pianos *sent anywhere on receipt of cost price.* Guarantee unlimited and satisfaction assured by the Special Safe Offer. Write for information, circulars, and price lists. Address CHAMBERS' PIANO FACTORY, No. 101 4th av., N. Y.

A LARGE STOCK OF PIANOS,
SQUARE AND UPRIGHT, to rent or sell cheap; rent allowed on purchases. Call at M. M. MERRELL'S, No. 8 Union square, (No. 165 4th av.)

A $100 FIRST-CLASS NUNNS & CLARK piano-forte and stool; new rosewood piano-fortes, $150 and upward. GOLDSMITH'S Piano-forte Warerooms, No. 26 Bleecker st., near Bowery.

SEVERAL FINE SECOND-HAND CHURCH organs for sale very cheap. Can be seen at HILBORNE L. ROOSEVELT'S Organ Factory, No. 40 West 18th st.

WANTED—BY A YOUNG LADY, A FEW YOUNG girls, beginners, to instruct on the piano; terms, $10 per quarter. Address INSTRUCTRESS, Box No. 32 *Times* Up-town Office, No. 54½ West 32d st.

MARBLE MANTELS.

STEWART'S SLATE MANTELS, MARBLE AND Wood Mantels. Rich and elegant designs at the lowest prices. 220 and 222 West 23d st., bet. 7th and 8th av.

SHIPPING.

CARDIFF LINE.

NEW-YORK TO CARDIFF.

The South Wales Atlantic Steam-ship Company's New, First-Class, Full-Powered Clyde-Built Steam-ships

Will sail from Pennsylvania Railroad Wharf, Jersey City:

PEMBROKE....Nov. 22
DELTA (chartered)....Dec. 13
GLAMORGAN to follow.

Carrying goods and passengers at through rates from all parts of the United States and Canada to ports in the Bristol Channel, and all other points in England.

These steam-ships, built expressly for the trade, are provided with all the latest improvements for the comfort and convenience of

CABIN AND STEERAGE PASSENGERS.

First Cabin....$75 and $80 currency.
Second Cabin....$55 currency
Steerage....$30 currency.
Prepaid steerage certificates from Cardiff....$33
Drafts for £1 and upward.

For further particulars apply in Cardiff at the Company's Offices, No. 1 Dock Chambers, and in New-York to ARCHIBALD BAXTER & CO., Agents. No. 17 Broadway.

CUNARD LINE.

NOTICE.

With the view of diminishing the chances of collision, the steamers of this line will henceforth take a specified course for all seasons of the year.

On the outward passage from Queenstown to New-York or Boston crossing meridian of 50 at 43 latitude, or nothing to the north of 43.

On the homeward passage, crossing the meridian of 50 at 42 latitude, or nothing to the north of 42.

THE BRITISH AND NORTH AMERICAN ROYAL MAIL STEAM-SHIPS, BETWEEN NEW-YORK AND LIVERPOOL, CALLING AT CORK HARBOR.

FROM NEW-YORK.

*Russia, Wedn'day, Nov. 12 | *Cuba, Wednesday, Nov. 26
Calabria, Saturday, Nov. 15 | Abyssinia, Wed'day, Dec. 3
*Java, Wednesday, Nov. 19 | *Algeria, Wed'day, Dec. 10

and every following WEDNESDAY and SATURDAY from New-York. Steamers marked thus * do not carry steerage passengers. Cabin, $80, $100, and $130, gold, according to accommodation. Tickets to Paris, $15, gold, additional. Return tickets on favorable terms. Steerage, $30, currency. Steerage tickets from Liverpool and Queenstown and all parts of Europe at lowest rates. Through bills of lading given for Belfast, Glasgow, Havre, Antwerp, and other ports in the Continent, and for Mediterranean ports. For freight and cabin passage apply at the Company's office, No. 4 Bowling green. For steerage passage at No. 111 Broadway, Trinity Building.

CHAS. G. FRANCKLYN, Agent.

PASSENGERS PER STEAM-SHIP RUSSIA embark from the Cunard Wharf, foot of Grand st., Jersey City, at 11 A. M., on WEDNESDAY, Nov. 12, 1873.
CHARLES G. FRANCKLYN,
No. 4 Bowling green, New-York.

WHITE STAR LINE,

FOR QUEENSTOWN AND LIVERPOOL, CARRYING UNITED STATES MAIL.

NEW AND FULL-POWERED STEAM-SHIPS.

sailing from New-York on SATURDAYS, from Liverpool on THURSDAYS, calling at Cork Harbor each way.

GAELIC....THURSDAY, Nov. 13, at 12 M.
ADRIATIC....SATURDAY, Nov. 15, at 1:30 P. M.
BALTIC....SATURDAY, Nov. 22, 6 A. M.
CELTIC....SATURDAY, Nov. 29, 12:30 P. M.

From White Star Dock, Pavonia Ferry, Jersey City.

Passenger accommodations (for all classes) unrivaled, combining

SAFETY, SPEED, AND COMFORT.

Saloons, State-rooms, Smoking-room and Bath-rooms in MIDSHIP section, where least motion is felt. Surgeons and stewardesses accompany these steamers.

Rates—Saloon, $80, gold; steerage, $30, currency. Those wishing to send for friends from the old country can now obtain steerage prepaid certificates, $32, currency.

Passengers booked to or from all parts of America, to Paris, Hamburg, Norway, Sweden, India, Australia, China, &c.

Drafts from £1 upward.

For inspection of plans and other information apply at the Company's offices, No. 19 Broadway, New-York.

J. H. SPARKS, Agent.

INMAN LINE FOR QUEENSTOWN AND LIVERPOOL.

Royal Mail Steamers are appointed to sail as follows:

CITY OF BRUSSELS....Saturday, Nov. 15, 2 P. M.
CITY OF PARIS....Saturday, Nov. 22, 7 A. M.
CITY OF RICHMOND....Saturday, Nov. 29, 1 P. M.
CITY OF MONTREAL....Saturday, Dec. 6, 7 A. M.

and each succeeding SATURDAY and THURSDAY, from Pier No. 45 North River.

RATES OF PASSAGE.

CABIN, $75, $80, and $90, gold, according to accommodation. Round trip tickets at low rates.

STEERAGE, to Liverpool, Queenstown, Glasgow, Londonderry, London, Bristol or Cardiff, $30. Prepaid certificates, $32, currency.

Passengers also forwarded to Havre, Hamburg, Sweden, Norway, Denmark, and Paris, at reduced rates.

Drafts issued at lowest rates.

For Cabin Passage and general business apply at the Company's office, No. 15 Broadway.

For Steerage Passage, at No. 32 Broadway.

JOHN G. DALE, Agent.

Or to
O'DONNELL & FAULK, No. 402 Chestnut st., Philadelphia.
M. S. CREAGH, No. 102 State st., Boston.
F. C. BROWN, No. 32 South Clark st., corner Lake st., Chicago.
WM. INMAN, Liverpool, and No. 9 Rue Scribe, Paris.

NATIONAL LINE OF STEAM-SHIPS.

WEEKLY TO QUEENSTOWN AND LIVERPOOL.
FORTNIGHTLY TO LONDON DIRECT.
From Piers Nos. 44 and 47 North River.
TO QUEENSTOWN AND LIVERPOOL.
NOTICE.

This Company takes the risk of insurance (up to $500,000 in gold) on each of its vessels, thus giving passengers the best possible guarantee for safety and avoidance of danger at sea.

THE MOST SOUTHERLY ROUTE HAS *always* BEEN ADOPTED BY THIS COMPANY TO AVOID ICE AND HEADLANDS.

SPAIN, Grace....Saturday, Nov. 15, at 2 P. M.
ITALY, Thomson....Saturday, Nov. 22, at 8 A. M.
FRANCE, Andrews....Saturday, Nov. 29, at 1 P. M.
EGYPT, Grogan....Saturday, Dec. 6, at 7 A. M.

TO LONDON DIRECT.

DENMARK, Sumner....Tuesday, Nov. 18, at 3 P. M.

Cabin passage, $70, $80, $90, currency. Steerage, $30, currency. Return tickets at reduced rates. Prepaid steerage tickets from Liverpool, Queenstown, Londonderry, Glasgow, Cardiff, Bristol, or London, at the lowest rates.

For further information apply at the Company's office, No. 69 Broadway. F. W. J. HURST, Manager.

GREAT WESTERN STEAM-SHIP LINE.

NEW-YORK TO BRISTOL, ENG., DIRECT.

Taking goods and passengers for London, Cardiff, Newport, Gloucester, and all ports in Bristol Channel. The steamers of this line will sail from Pier No. 18, East River, as follows:

ARRAGON, Western....Tuesday, Nov. 25
LADY LYCETT, Evatt....Wednesday, Dec. 10
GREAT WESTERN, Stamper....Saturday, Dec. 20
CORNWALL, Gibson, to follow.

Cabin passage, $70 currency; intermediate, $45 currency; steerage, $30 currency. Parties wishing to send for their friends can obtain prepaid certificates. Drafts for £1 and upward. For freight or passage apply to

E. E. MORGAN'S SONS,
No. 70 South st., New-York.

FOR LIVERPOOL.

(VIA QUEENSTOWN,)
CARRYING THE UNITED STATES MAILS.

THE LIVERPOOL AND GREAT WESTERN STEAM COMPANY will dispatch one of their first-class full-power iron screw steam-ships from PIER NO. 46 NORTH RIVER, EVERY WEDNESDAY, as follows:

IDAHO, Capt. Moore....Nov. 12, 11:30 A. M.
MINNESOTA, Capt. Beddoe....Nov. 19, 2:30 P. M.
WISCONSIN, Capt. Freeman....Nov. 26, 10 A. M.
NEVADA, Capt. Forsyth....Dec. 3, 2 P. M.
MANHATTAN, Capt. Price, Jr....Dec. 10, 10:30 A. M.
WYOMING, Capt. Guard....Dec. 17, ——

Cabin passage, $80, gold.
Steerage passage, (Office No. 29 Broadway,) $30, currency.
For freight or cabin passage apply to
WILLIAMS & GUION, No. 63 Wall st.

ONLY DIRECT LINE TO FRANCE.

THE GENERAL TRANSATLANTIC COMPANY'S MAIL STEAM-SHIPS BETWEEN NEW-YORK AND HAVRE, CALLING AT BREST.

The splendid vessels on this favorite route for the Continent will sail from Pier No. 50 North River as follows:

VILLE DU HAVRE....Surmont....Saturday, Nov. 15
PEREIRE....Daure....Saturday, Nov. 29
ST. LAURENT....Rousseau....Saturday, Dec. 13

PRICE OF PASSAGE IN GOLD (including wine) TO BREST OR HAVRE.

First cabin....$125 | Second cabin....$75
Excursion tickets at reduced rates.

American travelers going to, or returning from, the Continent of Europe, by taking this line, avoid both transit by English railway and the discomforts of crossing the Channel, besides saving time, trouble, and expense.
GEORGE MACKENZIE, Agent,
No. 58 Broadway.

ANCHOR LINE.

Steamers sail from Pier No. 20 North River, foot of Dey-st., EVERY WEDNESDAY AND SATURDAY.

Trinacria....Wed., Nov. 12 | India....Sat., Nov. 22
California....Sat., Nov. 15 | Caledonia....Wed., Nov. 26
Italia....Wed., Nov. 19 | Australia....Sat., Nov. 29

CABIN PASSAGE TO OR FROM
Glasgow, Liverpool, or Londonderry,
Wed. steamers, $65 and $75; return, $130, currency.
Sat. steamers, $65 and $75; return, $130, gold.

STEERAGE PASSAGE.

To Glasgow, Liverpool, London, Queenstown, Londonderry, Belfast, Bristol or Cardiff, $30, currency. Drafts for any amount at lowest rates. Company's offices, No. 7 Bowling green, New-York.
HENDERSON BROS., Agents.

ATLAS MAIL LINE.

MAIL SERVICE FOR WEST INDIES, HAVANA, VENEZUELA, AND SPANISH MAIN.

The Company's iron screw steamers are appointed to sail as follows: (Loading berth pier 12 N. R.) For Kingston, Santa Martha, Savanilla, and Carthagena, ATLAS, Nov. 18. For Kingston, Carthagena, and Savanilla, ETNA, Nov. 21. For freight and passage apply to
PIM, FORWOOD & CO., General Agents,
No. 56 Wall st. and No. 59 Pine st.

PACIFIC MAIL STEAM-SHIP COMPANY'S LINE.

THURSDAY, Nov. 20, steamer ACAPULCO leaves Pier No. 42 North River, at 12 o'clock noon, for Aspinwall, connecting with steamer at Panama for Acapulco, Manzanillo, Mazatlan, and San Francisco, and also, with steamers for Central American and South Pacific ports. Steamers for Japan and China leave San Francisco on the 1st and 16th of each month.

For passage or freight apply at the company's office, Pier No. 42, North River, New-York.
H. L. BULLAY, Supt. G. H. BRADBURY, President.

NOTICE TO TRAVELERS.

Families or gentlemen going to travel on the Continent of Europe, who can afford the expense of a courier, should never leave Paris without one. Their services are invaluable in relieving the traveler from multiplicity of cares and troubles respecting passports, examination and conveyance of luggage, in securing the best accommodation, in protecting the traveler from imposition, and an infinity of annoyances to which they are exposed in various parts of the continent. Competent and trustworthy couriers and traveling servants may always be obtained by applying to the COURIER SOCIETY, No. 3 Rue d'Alger, near the Tuileries Garden, Paris.

SHIPPING.

FOR SAVANNAH, GA.

THE FLORIDA PORTS,
AND THE SOUTH AND SOUTH-WEST.

GREAT SOUTHERN FREIGHT AND PASSENGER LINE.

CENTRAL RAILROAD OF GEORGIA AND ATLANTIC AND GULF RAILROAD,
TUESDAYS, THURSDAYS, AND SATURDAYS.

THE STEAM-SHIPS

HERMAN LIVINGSTON, Capt. MALLORY, THURSDAY, Nov. 13, from Pier No. 43 North River, at 3 P. M.
WM. R. GARRISON, Agent,
No. 5 Bowling green.

HUNTSVILLE, Capt. CROWELL, SATURDAY, Nov. 15, from Pier No. 13 North River, at 3 P. M.
R. LOWDEN, Agent,
No. 93 West st.

SAN JACINTO, Capt. HAZARD, SATURDAY, Nov. 15, from Pier No. 43 North River, at 3 P. M.
WM. R. GARRISON, Agent,
No. 5 Bowling green.

VIRGO, Capt. BULKLEY, TUESDAY, Nov. 18, from Pier No. 16 East River, at 3 P. M.
MURRAY, FERRIS & CO., Agents,
No. 62 South st.

Insurance by this line ONE-HALF PER CENT.
Superior accommodations for passengers.
Through rates and bills of lading in connection with Central Railroad of Georgia to all points.
Through rates and bills of lading in connection with the Atlantic and Gulf Freight line.

C. D. OWENS, Agent A. & G. R. R., No. 229 Broadway. | GEORGE YONGE, Agent C. R. R., No. 409 Broadway.

GREAT SOUTHERN FREIGHT

AND
PASSENGER LINE,
FOR CHARLESTON, S. C.,
THE FLORIDA PORTS,
AND THE
SOUTH AND SOUTH-WEST.

SAILING TRI-WEEKLY AT 3 P. M.
from Pier No. 29 North River.

SOUTH CAROLINA, Capt. J. T. BECKETT, Thursday, Nov. 13.
MANHATTAN, Capt. M. S. WOODHULL, Saturday, Nov. 15.
JAMES ADGER, Capt. T. I. LOCKWOOD, Tuesday, Nov. 18.

Superior accommodations for passengers.
☞ Insurance by this line ONE-HALF PER CENT.
Goods forwarded free of commission.

Passage tickets and bills of ladin issued and signed at the office of
JAMES W. QUINTARD & CO., Agents,
No. 177 West st., (corner of Warren,)
Or W. P. CLYDE & CO.,
No. 6 Bowling green.

Through freight tariffs. Passage tickets by all routes and to all points in the South and South-west, and further information can be obtained at the office of
BENTLEY D. HASELL,
General Agent Great Southern Freight Line,
No. 317 Broadway.

NEW-YORK AND HAVANA DIRECT MAIL LINE.

These first-class steam-ships will sail every TUESDAY, at 3 P. M., from Pier No. 13 North River, (foot of Cedar st.,) for Havana direct, as follows:

Steam-ship CRESCENT CITY, CURTIS, Nov. 11.
Steam-ship WILMINGTON, HOLMES, Nov. 18.
Steam-ship MORRO CASTLE, MORTON, Nov. 4.

For freight or passage (having magnificent accommodations) apply to
WM. P. CLYDE & CO.,
No. 6 Bowling-green.
D. McKELLAR, Agent in Havana.
March 31, 1873.

FOR HAVANA.

NASSAU, PROGRESO, AND VERA CRUZ.
New-York and Mexican Mail Steam-ship Line,
Leaving Pier No. 3 North River, at 3 P. M.

CITY OF MERIDA, (Havana via Nassau)....Nov. 13
CUBA, (Havana direct)....Nov. 15
CITY OF HAVANA, (Havana direct)....Nov. 20
CITY OF NEW-YORK, (Havana direct)....Nov. 27
CLEOPATRA, (Havana and Mexico)....Nov. 29

For freight or passage apply to
F. ALEXANDRE & SONS, No. 33 Broadway.

FOR NASSAU, N. P.

CITY OF MERIDA....Nov. 13
Will sail from Pier No. 3 North River, at 3 P. M.
F. ALEXANDRE & SONS, No. 33 Broadway.

SAMANA BAY COMPANY.

For Puerta Plata, Samana, and St. Domingo City the United States mail steam-ship TYBEE, Capt. Delanoy, will leave Pier No. 3 North River on THURSDAY, Nov. 20, at 3 P. M. Bills of exchange on Puerta Plata, Samana, and St. Domingo City in sums to suit purchasers for sale. For freight or passage apply to
SPOFFORD BROS. & CO., No. 29 Broadway.

REMITTANCES TO ENGLAND AND IRELAND.

Drafts for £1 and upward and passage tickets by steam-ship and sailing packets issued at the lowest rates by TAPSCOTT BROTHERS & CO., No. 86 South st.

UNITED STATES PASSPORT BUREAU.—United States passports, indispensable to travelers, issued by J. B. NONES Passport Agent, No. 91 Duane-st., corner Broadway

RAILROADS.

PENNSYLVANIA RAILROAD.

Trains leave New-York, from foot of Desbrosses and Cortlandt sts., as follows:

Express for Harrisburg, Pittsburg, the West and South, with Pullman palace cars attached, 9:30 A. M., 5 and 8:30 P. M. Sunday, 5 and 8:30 P. M.

For Baltimore, Washington, and the South, via "Pennsylvania Air-Line," at 8:40 A. M., 3 and 9 P. M. Sunday, 9 P. M. For Baltimore and Washington, via Baltimore and Ohio Railroad, at 7:30 P. M. daily.

Express for Philadelphia, 8:40, 9:30 A. M., 12:30, 3, 4, 5, 7:30, 8:30, 9 P. M., and 12 night. Sunday, 5, 6:10, 7:30, 8:30, and 9 P. M.

For Trenton at 7:20 A. M., 2, 3:10, and 6:10 P. M. Sunday, 6:10 P. M.

Emigrant and second class, 7 P. M.

For Newark at 6, 6:30, 7:20, 7:40, 8:10, 9, 10, 11 A. M., 12 M., 1, 2, 2:30, 3:10, 3:40, 4:10, 4:30, 5, 5:20, 5:40, 6, 6:10, 6:30, 7, 7:30, 8:10, 10, 11:30 P. M., and 12 night. Sunday, 5:20, 6:10, 7:30, and 8:10 P. M.

For Elizabeth, 6, 6:30, 7:20, 7:40, 8:10, 9, 10, 11 A. M., 12 M., 1, 2, 2:30, 3:10, 3:40, 4:10, 4:30, 5:20, 5:40, 6, 6:10, 6:30, 7, 7:30, 8:10, 10, 11:30 P. M., and 12 night. Sunday, 5:20, 6:10, 7:30, and 8:10 P. M.

For Rahway, 6, 6:30 7:20, 8:10, 10 A. M., 12 M., 1, 2, 2:30, 3:10, 3:40, 4:10, 4:30, 5:20, 5:40, 6, 6:10, 6:30, 7:30, 8:10, 10 P. M., and 12 night. Sunday, 5:20, 6:10, and 7:30 P. M.

For Woodbridge and Perth Amboy, 6 and 10 A. M., 2:30, 4:10, and 6 P. M.

For New-Brunswick, 7:20 and 8:10 A. M., 12 M., 2, 3:10, 4:30, 5:20, 6:10, 7:30 P. M., and 12 night. Sunday, 6:10 and 7:30 P. M.

For East Millstone, 8:10 A. M., 12 noon, and 4:30 P. M.

For Lambertville and Flemington, 9:30 A. M. and 3 P. M.

For Phillipsburg and Belvidere, 3 and 4 P. M.

Accommodation, for Bordentown, Burlington, and Camden, 7:20 and 9:30 A. M., 12:30, 2, 3:10, 4, and 6:10 P. M.

For Freehold, 7:20 A. M., 2 and 4 P. M.

For Jamesburg, Pemberton, Camden, 6 A. M. and 2:30 P. M.

Trains arrive as follows:—From Pittsburg, 6:50 A. M., 12:35 and 7:35 P. M., daily; 11:55 A. M. daily, except Monday. From Washington and Baltimore, 6:05 and 6:40 A. M., 5:15 and 10:27 P. M. Sunday, 6:05, 6:40 A. M., and 10:27 P. M. From Philadelphia, 5:22, 6:05, 6:40, 6:50, 10:15, 11:55 A. M., 2:15, 5:15, 6:05, 8:44, 10:27 P. M. Sunday 5:22, 6:05, 6:40, 6:50, 11:55, A. M. and 10:27 P. M.

Ticket-offices, Nos. 526, 435, 271, and 944 Broadway, No. 1 Astor House, and foot of Desbrosses and Cortlandt sts. Emigrant ticket-office, No. 8 Battery place.
A. J. CASSATT, General Manager. D. M. BOYD, Jr., General Passenger Agent.

CENTRAL RAILROAD OF NEW-JERSEY

ALLENTOWN LINE TO THE WEST.

Passenger and Freight station in New-York, foot of Liberty-st. Connects at Somerville with South Branch R. R.; at Hampton Junction with Delaware, Lackawanna and Western R. R.; at Phillipsburg with Lehigh and Susquehanna Division; also with Lehigh Valley Railroad. Direct line to Harrisburg, Pittsburg, and the West; also, to Central Pennsylvania and New-York State.

SUMMER ARRANGEMENT.—Commencing June 30, 1873.—Leave New-York as follows:

4:30 A. M.—News train for Easton, Bethlehem, Allentown, Mauch Chunk, Tamaqua, Wilkesbarre, Scranton.
6:00 A. M.—Way train for Somerville.
7:00 A. M.—Way train for Flemington, Easton, Belvidere, Bath, Mauch Chunk, Wilkesbarre, Pittston, Mahanoy City, Mt. Carmel, Hazleton, Towanda, Waverly, &c. Connects at Junction with D. L. and W. R. R.
9:00 A. M.—Morning Express, daily, (except Sundays,) for Easton, Allentown, Harrisburg, and the West. Connects at Somerville for Flemington; at Easton for Mauch Chunk, Tamaqua, Wilkesbarre, Scranton, Towanda, &c., with through cars to Danville, Williamsport, &c.
10:15 A. M. and 12:00 M.—Way trains for Somerville.
12:50 P. M.—Express for Flemington, Easton, Bath, Allentown, Mauch Chunk, Mahanoy City, Hazleton, Wilkesbarre, Scranton, Reading, Columbia, Lancaster, Ephrata, Pottsville, Harrisburg, &c.
2:30 P. M.—For Easton, Allentown, and Belvidere.
3:30 P. M.—Way train for Plainfield.
4:00 P. M.—Way train for Easton, Allentown, and Mauch Chunk. Connects at Junction with Delaware, Lackawanna and Western Railroad.
4:30 P. M.—Way train for Somerville and Flemington.
5:00 P. M.—Way train for Somerville.
5:15 P. M.—Way train for Plainfield.
5:30 P. M.—Evening Express, daily for Easton, Belvidere, Allentown, Harrisburg, Pittsburg, Chicago, &c.
6:00 and 7:00 P. M.—Way train for Somerville.
7:30 P. M.—(Emigrant)—For Easton.
9:15 and 11:30 P. M.—Way trains for Plainfield.
For Elizabeth at 4:30, 5:30, 6, 6:20, 6:45, 7, 7:30, 8, 8:45, 9, 9:30, 10:15, 11, 11:45 A. M.; 12 M.; 12:50, 1, 2, 2:30, 3, 3:30, 3:45, 4, 4:15, 4:30, 4:45, 5, 5:15, 5:30, 5:45, 6, 6:20, 7, 7:30, 7:45, 8:20, 9:15, 10:30, 11:30 12 P. M.

R. E. RICKER,
Superintendent and Engineer.
H. P. BALDWIN, General Passenger Agent.

NEW-YORK, NEW-HAVEN AND HARTFORD RAILROAD.

Passenger Station in New-York, Grand Central Depot. Entrance on 42d-st.

TRAINS LEAVE NEW-YORK.

Boston Express via Springfield, at 8:05 and 10 A. M. 3 and 8:05 P. M., via Shore Line at 1 and 9:07 P. M.

Trains for New-Haven leave at 7:05, 8:05, (Ex.,) 9:05, 10, (Ex.,) A. M.; 12 M.; 1, (Ex.,) 3, (Ex.,) 3:55, 4:35, and 5:10, (Local Ex.,) 8:05, (Ex.,) 9:07, (Ex.,) P. M.

To South Norwalk at 3:15 (Ex.) and 6:35 P. M.

To Stamford at 10:10 A. M., 2:20, 3:15, 4:45, 5:40, 6:35, and 7:20 P. M.

The 8:05 P. M. Express stops at New-Rochelle and Port Chester, and the 9:07 P. M. Express at Mount Vernon, Mamaroneck, and Rye.

Sunday Boston Mail Trains at 7:05 P. M. via Springfield, and 9:07 P. M. via Providence.

Drawing-room Cars on Day Express and Sleeping-cars on Night Express Trains.

Tickets can be purchased at ticket office of Company at Grand Central Depot, or at offices of New-York Transfer Company, No. 944 Broadway, New-York, and No. 1 Court-st., Brooklyn, who will also check baggage from residence to destination.

For further information of particulars see posters at hotels and depots.
JOHN T. MOODY,
Sup't of N. Y. and N. H. Div.

NEW-YORK CENTRAL AND HUDSON RIVER RAILROAD.

—After Nov. 2, 1873, through trains will leave Grand Central Depot:

8:00 A. M., Chicago and Northern Express, with drawing-room cars through to Rochester and St. Albans.
10:30 A. M., special Chicago Express, with drawing-room cars to Rochester, Buffalo, &c.
10:45 A. M., Northern and Western Express.
3:40 P. M., Albany and Troy Express, Saturday only.
4:00 P. M., Montreal Express, with sleeping cars from New-York to St. Albans.
6:00 P. M., Express, daily, with sleeping cars for Watertown and Canandaigua.
8:00 P. M., Pacific Express, daily, with sleeping cars for Rochester, Buffalo, and Niagara Falls; also for Chicago, via both L. S. and M. C. Railroads.
11:00 P. M., Express, with sleeping cars for Troy and Albany. Way trains as per Local Time Table.
C. H. KENDRICK, General Passenger Agent.

RAILROADS.

SOUTH-SIDE RAILROAD OF LONG ISLAND.

Trains leave depot, foot South 8th st., Brooklyn, as follows:

8:30 A. M., Patchogue Mail.
11 A. M., Babylon Accommodation.
2 P. M., Babylon Accommodation.
4 P. M., Patchogue Express.
5 P. M., Patchogue Accommodation.
6 P. M., Babylon Accommodation.
7 P. M., Merrick Accommodation.
Sunday, 9 A. M., Babylon Accommodation.

Boat leaves Grand and Roosevelt street Ferries, New-York, twenty minutes before leaving time at South 8th st.

All trains connect for Hempstead.
L. S. CANFIELD, Superintendent.

FINANCIAL.

CITY OF ROCHESTER
7 PER CENT. BONDS,

ISSUED FOR CONSTRUCTION OF WATER-WORKS UNDER ACT OF LEGISLATURE.
PASSED APRIL 27, 1872.

Rochester possesses the elements of a prosperity unexcelled, if equaled, by any other city in this State. It is the centre of trade to a surrounding population of about 500,000, to whom the means of transportation are furnished by Railroads radiating from the city in eleven different directions.

Its indebtedness, excluding this loan, is less than $1,850,000, while it has Public Property amounting to about $2,350,000, and Private Real Estate valued at $70,000,000.

The bonds are issued in either Coupon or Registered form; the Registered being transferable at the office of the Union Trust Company of New-York, where both principal and interest are payable.

The expenditure of moneys derived from their sale is directed by the Mayor of the city and the Board of Commissioners.

PRICE PAR AND INTEREST. CIRCULARS UPON APPLICATION.

ROBINSON, CHASE & CO.

Bankers, No. 18 Broad st.

John J. Cisco & Son,

BANKERS,

No. 59 Wall street, New-York,

RECEIVE DEPOSITS, subject to check at sight, on which INTEREST is allowed at the rate of FOUR PER CENT. per annum.

Checks drawn on us are received on deposit by all the City banks.

CERTIFICATES OF DEPOSIT issued, payable on demand, with interest.

GOVERNMENTS, GOLD, STOCKS, and BONDS bought and sold on commission.

DRAW BILLS ON LONDON BANKING ASSOCIATION and GERMAN BANK OF LONDON.

BUY AND SELL EXCHANGE ON LONDON.

VERMILYE & CO.

BANKERS,

16 and 18 Nassau-st., New-York.

DEALERS IN ALL ISSUES OF GOVERNMENT SECURITIES.
FIRST-CLASS RAILROAD AND MUNICIPAL BONDS ALWAYS ON HAND FOR INVESTMENT.
BUY AND SELL ON COMMISSION
RAILWAY STOCKS, BONDS, AND GOLD,
INTEREST ON DEPOSITS.

WASH'N R. VERMILYE, JAS. A. TROWBRIDGE, DONALD MACKAY, LATHAM A. FISH,

George Opdyke & Co., Bankers, No. 25 Nassau-st., New-York, like an incorporated Bank, receive deposits subject to check at sight, with the additional advantage to Depositors of Interest on daily Balances.

WALKER, ANDREWS & CO

No. 14 Wall-st., New-York.

ANDREWS & CO., PARIS.

TRAVELERS' CREDITS.

Exchange and Circular Notes on UNION BANK OF LONDON and on PARIS.

ROBERT WINTHROP & CO.,

BANKERS AND BROKERS,
NO. 18 WALL-ST.,

Execute orders for STOCKS, BONDS, and GOLD, allow interest on DEPOSITS, and transact a general Banking and Brokerage business.

MONEY FOR INVESTMENT.

The undersigned has unusual facilities for investing MONEY upon IMPROVED farms in Western New-York, secured by bond and mortgage; interest semi-annual, payable in New-York City; farms appraised and all papers submitted to New-York attorney if required; best of New-York reference furnished. For further particulars address W. H. H. OSBORNE, Loan Agent, Palmyra, Wayne County, N. Y.

JOHN MUNROE & CO.,
BANKERS, NO. 8 WALL-ST., NEW-YORK,
ISSUE CIRCULAR LETTERS OF CREDIT ON MUNROE & CO., PARIS, AND ON THE CONSOLIDATED BANK, LONDON.

BROWN BROTHERS & CO.,
NO. 59 WALL-ST.,
ISSUE COMMERCIAL and TRAVELERS' CREDITS AVAILABLE in all PARTS of the WORLD.

SAMUEL A. GAYLORD & CO.,
DEALERS IN WESTERN SECURITIES.
NEW-YORK, No. 33 Wall st. | ST. LOUIS, No. 323 North 3d st.

ATLANTIC INSURANCE SCRIP
BOUGHT AND SOLD BY WM. C. GILMAN,
No. 46 Pine st.

OFFICE OF THE CUMBERLAND AND PENNSYLVANIA RAILROAD CO.,
No. 71 BROADWAY, NEW-YORK, Oct. 31, 1873.

THE UNDERSIGNED WILL RECEIVE PROposals for the surrender of the Second Mortgage Bonds of this Company to the amount of $20,000 (twenty thousand dollars) in cash, for the Sinking Fund, at the office of the Company as above, up to 12 o'clock, noon, on the 12th November proximo.

Proposals should be addressed to the "Trustees of the Second Mortgage Bonds, Cumberland and Pennsylvania Railroad Company, No. 71 Broadway."
F. H. WOLCOTT,
HENRY STURGIS RUSSEL
Trustees under the mortgage.

PENNSYLVANIA RAILROAD COMPANY,
TREASURER'S DEPARTMENT,
PHILADELPHIA, Sept. 1, 1873.

NOTICE IS HEREBY GIVEN TO THE stockholders that the fourth installment of twenty-five per cent. on the allotment of new stock of 1872, will be due and payable at the office of the Company between Nov. 1 and 28, 1873.

An installment of twenty-five per cent. on the allotment of new stock of 1873 will be due and payable at the same time and place. The remaining installment of twenty-five per cent. will also be received from such stockholders as may desire to pay in full for their shares.
EDMUND SMITH, Treasurer.

NOTICE.—OAKES AMES, ONE OF THE TRUSTEES under the first mortgage indenture of the road of the Union Pacific Railroad Company, having deceased, and the surviving Trustee and the said corporation having failed to unite in the appointment of a successor, a meeting of the bondholders under said mortgage, for the purpose of filling such vacancy, pursuant to the terms thereof, will be held at Room No. 35 Drexel Building, corner of Wall and Broad sts., New-York City, on WEDNESDAY, Dec. 3, 1873, at 12 o'clock M.
E. H. ROLLINS,
Secretary Union Pacific Railroad Company.

TREASURY DEPARTMENT,
OFFICE OF CONTROLLER OF THE CURRENCY,
WASHINGTON, Sept. 23, 1873.

NOTICE IS HEREBY GIVEN TO ALL persons who may have claims against THE NATIONAL BANK OF THE COMMONWEALTH, in the City of New-York, that they are called upon to present the same and to make legal proof thereof to ISAAC H. BAILEY, Receiver, at the office of said bank, in the City of New-York.
JOHN JAY KNOX,
Controller of the Currency.

OFFICE OF THE CHESAPEAKE AND OHIO RAILROAD CO.,
No. 9 NASSAU ST.,
NEW-YORK, Nov. 10, 1873.

HOLDERS OF THIS COMPANY'S BONDS, who have not received a circular dated Oct. 31, 1873, addressed "To the Bondholders," are requested to call on me at their early convenience, or to inform me their Post Office address.
JAMES J. TRACY, Treasurer.

SOUTHERN RAILWAY SECURITY COMPANY,
NEW-YORK, Nov. 10, 1873.

A MEETING OF THE STOCKHOLDERS of the Southern Railway Security Company will be held at its office in this City, No. 59 Liberty st., on FRIDAY, 21st inst., at 1 o'clock P. M., to consider the propriety of making sale of certain properties of the Company. By order. C. P. MACKIE, Secretary.

THE CENTRAL BRANCH UNION PACIFIC RAILROAD COMPANY.—A meeting will be called at an early day of the bondholders of the above-mentioned road to consider the Company's propositions to fund a portion of the coupons of said bonds, and for the confirmation of the proposed Trustees thereof.

HORSES AND CARRIAGES.

A REMARKABLE PAIR OF HORSES.

A pair of the noblest specimens that ever descended from the celebrated horse PATHFINDER are now offered for sale.

They are 5 and 6 years old, SOUND and KIND, DARK DAPPLE GRAY, very closely matched, and for style, speed, action, and beauty combined are not excelled by any pair of horses in this State. Can be seen at San Francisco Stables at Utica, Oneida County, N. Y.

ADVERTISEMENTS ARE RECEIVED FOR THE NEW-YORK TIMES
At the Times Up-Town Office,
No. 54½ West 32d st., junction Broadway and 6th av.,
And the Times West-Side Office,
No. 308 West 23d st., corner of 8th av.
NO EXTRA CHARGE WHATEVER.

HORSES PROPERLY WINTERED

At the Clifton Stock-farm of Mr. R. W. Cameron, where they will be fed on the best of hay and carrots, with good stabling and ample paddocks for exercise, for $18 per month. Horses will be sent for, when desired. Address JOHN H. MITCHELL, head farmer, Box No. 1,676 Post Office, New-York.

HORSES BOARDED FOR WINTER.—SIXteen miles in New-Jersey; ninety acres pasturage; best timothy hay and water; fine stabling; horses taken from and delivered in the City. Address or call on H. E. PICKERT & CO., 28 Old slip, corner Front st.

HORSE BLANKETS, HARNESS, SADDLES, and all kinds of saddlery goods extensively manufactured. A full line of blankets for street and stable. Plush and other carriage robes of every quality.
C. B. SMITH & CO., No. 40 Warren st.

HORSE BLANKETS AND CARRIAGE ROBES.—A LARGE ASSORTMENT IN ALL GRADES WILL BE FOUND AT HARMER, HAYS & CO'S., No. 72 Beekman st.

A HORSE TO LET FOR LIGHT WORK DURing the Winter, for his keeping; reference required. Call at No. 215 West 34th st.

BOARDING AND LODGING.

ADVERTISEMENTS ARE RECEIVED FOR THE NEW-YORK TIMES
At the Times Up-Town Office,
No. 54½ West 32d st., junction Broadway and 6th-av.,
And the Times West-Side Office,
No. 308 West 23d-st., corner of 8th-av.
NO EXTRA CHARGE WHATEVER.

MRS. R. H. JENKINS,
No. 33 East 23d st.,

Has one suite of rooms on second floor and one on third floor, with full board; also an elegant extension room, with grate fire.

NOS. 18 AND 20 EAST 28TH ST.,

Between Madison and 5th avs. These handsome houses have been leased by Mrs. CHARLES LEFLER, and are now opened as a private hotel for families and gentlemen. Good rooms at moderate prices.

A PRIVATE FAMILY RESIDING IN EAST 18th st., convenient to Clarendon, Everett, Westminster, and other hotels, would rent without board to a single gentleman desiring first-class accommodations, two large well-furnished rooms communicating with bath-room. Address with name, H., Box No. 120 *Times* Office.

TO LET—TO GENTLEMEN ONLY, WITHOUT board, two large sunny rooms, newly painted and furnished, hot and cold water, fire and gas, large closets; private family. Parties appreciating quiet and cleanliness, apply at No. 145 East 29th st.

A SUITE OF ROOMS ON SECOND FLOOR to rent, with or without board, to families or single gentlemen. Apply at No. 248 Lexington av., between 34th and 35th sts.

HARLEM.—NO. 148 EAST 128TH ST.—SECOND-story front alcove room, with board, fire, gas, $15; for two back rooms $13; pleasant, healthy location; three minutes from boat and cars.

NOS. 200 AND 202.—FIRST-CLASS BOARD AND pleasant rooms for gentleman and wife, or gentlemen. Nos. 200 and 202 West 23d st.
JOHN P. WORSTELL.

ADJOINING GRAND HOTEL.
No. 36 West 31st st.,
A handsomely-furnished second floor to let, with or without private meals. Highest references exchanged.

NO. 14 EAST 31ST. ST.
TO LET—ELEGANT ROOMS,
With first-class board.

LARGE AND WELL-FURNISHED ROOMS for gentlemen, with bath and all modern conveniences; family private; terms very moderate. Apply at No. 48 West 11th st.

NO. 40 WEST 27TH ST., NEAR BROADWAY—One room on second floor, suitable for gentleman and wife or two single gentlemen, with board. Reference.

FIFTH AV., NO. 351, SECOND DOOR BELOW 34th st.—Fine suite of rooms, with or without private table; also one single room; terms moderate; references.

GENTLEMEN LOOKING FOR ELEGANTLY furnished and rigorously attended apartments, without board, will find it to their advantage to apply at No. 68 West 37th st., between 5th and 6th avs.

NO. 12 GRAMERCY PARK, EAST 20TH ST. —For first-class parties, a variety of rooms, including an entire second floor of five rooms; private table, if desired; house extra size; location superior.

FIFTH AVENUE APARTMENTS. — ONE large room on second floor; also, parlor and bedroom on third floor; first-class table; man cook. Apply to owner and occupant, No. 299 5th av., corner of 31st st.

NICE SQUARE ROOM ON SECOND FLOOR, with board, in a private family with home comforts; terms moderate; references exchanged. No. 259 West 43d st.

HANDSOMELY-FURNISHED ROOMS WITH board, on second floor; large room on third, suitable for one or two gentlemen; family private. No. 32 West 19th st.

NO. 4 EAST 29TH ST., BETWEEN 5TH AND Madison avs.—Parlor floor; also, large rooms on second floor, (just vacated;) for single gentlemen or gentleman and wife; private table if desired.

NO. 15 WEST 43D ST.

Handsome suite of furnished rooms on second floor, en suite or singly, with board, in a first-class house, near 5th av.; reference exchanged.

NO. 50 WEST 19TH ST.

Elegant suite of very large rooms, new furniture and carpets; private table if desired. Also, large and small rooms for gentlemen; strictly first-class table.

FIFTH AV., NO. 294.

Handsomely-furnished second floor, with or without private table; also, room for single gentleman; references.

NO. 158 EAST 34TH ST.—A HANDSOMELY-furnished second floor, four rooms, separately if desired; also, hall-room for gentleman, with unexceptionable board.

NO. 136 MADISON AV.,

Corner 31st st.—An elegantly-furnished parlor floor, with private table. House and appointments first class.

FIFTY-FIRST ST., NO. 16.—ELEGANTLY-furnished rooms on second and third floors, with board; private table if desired; the best of references given and required. Eight doors from 5th av.

A LARGE NUMBER OF ELEGANTLY FURNISHed floors and suites of rooms to let; private table or otherwise. Always apply at Agency of W. J. COLES & CO., No. 1,292 Broadway.

SEVENTEENTH ST., NO. 61 WEST, NEAR 5TH av.—Suite of elegant rooms, with board; second floor, with every convenience, for parties seeking a refined home.

NO. 124 EAST 22D ST., NEAR 4TH AV.—A large, handsomely-furnished front parlor and alcove, with board, for two, $25; do. on next floor, $20; hall room, $8; small, pleasant house.

NO. 30 EAST 35TH ST.

Handsome front parlor and bedroom, second floor, together or separately, with board to adults. References.

NO. 250 MADISON AV.,

Corner 38th st., a suite of four rooms, handsomely furnished, with private table, water, and bath.

NO. 7 WEST 32D ST.

Two handsomely-furnished suites of rooms, with or without private table; rooms for gentlemen.

AN ELEGANTLY-FURNISHED SECOND-story front room; good board and home comforts; references. No. 36 East 12th st.

NO. 10 EAST 33D ST.—A SPACIOUS SECOND floor handsomely furnished, with or without private table; also, front room on fourth floor.

NO. 33 WEST 31ST ST.—PARLOR AND SECond floors, four rooms, with or without private table.

NO. 70 5TH AV.—A LARGE, SPACIOUS ROOM on parlor floor; two double rooms; also the basement, to rent with first-class board.

5TH AV., NO. 76—DESIRABLE SUITES OF ROOMS with board; one entire floor, consisting of five rooms, private baths, &c.; private table if desired.

VERY DESIRABLE ROOMS—WITH BOARD, for gentlemen, or gentleman and wife. No. 58 West 19th st, 5th and 6th avs. Reference.

NO. 214 EAST 20TH ST.—A WELL-FURNISHED room in a private family for a single gentleman, with or without board; references.

NO. 48 EAST 21ST ST.—TWO SECOND-STORY back rooms, southern exposure, to let, with board; references.

A FIRST AND SECOND FLOOR TO LET, with private table only; private bath-room, closets, &c. No. 38 East 20th st., near Broadway.

NO. 40 EAST 14TH ST., FRONTING UNION square.—Large front room and bed-room, elegantly furnished, third floor. References exchanged.

NO. 28 EAST 20TH ST.—A LARGE ROOM, southern exposure, to rent, with board, to gentlemen.

PARTIES IN SEARCH OF FIRST-CLASS accommodations call at our office. No charge. GENUNG'S BOARDERS' DIRECTORY, 37 Union square.

FIFTH AV., NO. 123.—HANDSOMELY FURnished double or single rooms, with board. Terms moderate.

NO. 33 WEST 33D ST.—SPACIOUS SECOND floor, en suite or separately, with private table or board; also family and single rooms on third floor.

NO. 42 EAST 19TH ST.—DESIRABLE ROOMS, with good board, to gentlemen and wives, or single gentlemen; also, table board; references exchanged.

BOARDING.—TWO PLEASANT ROOMS MAY BE had at No. 48 East 21st st.; house and location unexceptionable.

NO. 110 MACDOUGAL ST., NEAR BLEECKER st.—Furnished rooms with every convenience for housekeeping, to let to respectable small families.

NO. 78 MADISON AV., CORNER 28TH ST.—Rooms to let with board on first and second floors.

NO. 315 WEST 23D ST.—VERY PLEASANT furnished rooms, with or without board.

LOST AND FOUND.

LOST—BANK-BOOKS NOS. 25,281, 37,212, AND 38,325 on East River Savings Institution. The finder will please leave them at the bank, No. 3 Chambers st., New-York.

AMUSEMENTS.

ACADEMY.—NILSSON—LES HUGUENOTS.

THE TWENTIETH SUBSCRIPTION NIGHT OF THE STRAKOSCH ITALIAN OPERA COMPANY.
THIS WEDNESDAY EVENING, Nov. 12, at 8.
(Second time) LES HUGUENOTS. (Second time)

Valentina....Mme. CHRISTINE NILSSON
Marguerite....Mlle. ALICE MARESI
Urban (the Page)....Miss ANNIE LOUISE CARY
Raoul De Nangis....Signor CAMPANINI
Count De St. Bris....M. VICTOR MAUREL
Count De Nevers....Signor DEL PUENTE
Marcel....Signor NANNETTI
BOY, BANFI, &c. &c. &c.

GRAND ORCHESTRA, 50. GRAND CHORUS, 60.
The Bohemian Dance in the third act by
Mlle. BILLON, CORYPHEES, AND CORPS DE BALLET.
Musical Director and Conductor....Signor E. MUZIO
ON FRIDAY EVENING, Nov. 14, at 8,
IL TROVATORE.

Leonora....Mme. CHRISTINE NILSSON
Azucena....Miss ANNIE LOUISE CARY
Manrico....Signor ITALO CAMPANINI
Count Di Luna....Signor DEL PUENTE
Ferrando....Signor SCOLARA

ON SATURDAY, Nov. 15, at 1:30 P. M.,
GRAND ERNANI MATINEE.
TORRIANI, CAMPANINI, MAUREL, NANNETTI.
General admission, $2. Family circle, $1.
Reserved seats, (according to location,) $1 and $2 extra.

NOTICE.—Prices for Matinée, Nov. 15, at 1:30 P. M.: Admission, $2. Reserved seats, $1 extra.

Seats and boxes for all the above now at the Academy; also at No. 701 Broadway, and No. 114 Broadway.

SATURDAY, Nov. 15—BROOKLYN—NILSSON.
MARTHA—NILSSON—CAPOUL.
WALLACK'S, SUNDAY EVENING, NOV. 16,
SECOND (2) GRAND SUNDAY CONCERT.

BROOKLYN ACADEMY.

NILSSON—CAPOUL.
Third subscription night in Brooklyn of the STRAKOSCH ITALIAN OPERA COMPANY.
(By request.) MARTHA. (By request.)

Mme. CHRISTINE NILSSON....as....LADY HENRIETTA
Miss A. L. CARY....as....NANCY
M. VICTOR CAPOUL....as....LIONEL
Signor DEL PUENTE....as....PLUNKET
Signor MUZIO....Musical Director and Conductor

Sale of seats will commence this Wednesday, Nov. 12, at Brooklyn Academy; also, No. 114 Broadway.
WALLACK'S, SUNDAY EVENING, NOV. 16,
SECOND (2) GRAND SUNDAY CONCERT.

A WORLD OF SPLENDORS.
THE

BLACK CROOK

AT NIBLO'S GARDEN,
EVERY EVENING AT 7:45.
SATURDAY AFTERNOON AT 1:30.

GRAND CONCERT
Hampton
THE MUSIC OF THE HEART.
Singers

BROOKLYN,
PACKER INSTITUTE, JORALEMON ST.,
WEDNESDAY EVENING, NOV. 19.
STEINWAY HALL,
THURSDAY EVENING, NOV. 20.

THE PILGRIM. PANIC PRICES
BAIN HALL, GREAT JONES ST.
Gallery, 25 cents. Parquette, 50 cents.
Balcony, $1.
Every evening at 8. Saturday at 2:30 P. M.

MR. TRENOR'S RECEPTION DANSANTE,
At Lyric Hall, No. 723 6th av., FRIDAY EVENING, 14th inst., at 8 o'clock, IS OPEN (without card) to LADIES and GENTLEMEN of respectability.

HARTZ & COLTON—Magic and Laughter. Cooper Institute. This (Wednesday) evening. 25c. & 50c.

INSTRUCTION.

CHARLIER INSTITUTE

FOR YOUNG LADIES AND LITTLE GIRLS,
NO. 167 MADISON AVENUE.

BELLES-LETTRES CLASS for advanced pupils, with special reference to Literature, History, &c. Attendance from 10 to 12:15, French included.
ACADEMIC COURSE, thorough and complete.
PRIMARY DEPARTMENT, with INFANT class for little girls who are learning to read. Object lessons.
French, German, Drawing, Light Gymnastics, &c.
MR. & MRS. ELISEE CHARLIER, Principals.
N. B.—The LECTURES will begin early in November. Former pupils always welcome.

MOUNT WASHINGTON COLLEGIATE INSTITUTE,

NO. 40 WASHINGTON SQUARE.
Dr. GEO. W. CLARKE, Principal, prepares pupils of all ages for business or college.

ST. JOHN'S HALL
BOARDING AND DAY SCHOOL FOR
Young Ladies and Children,
REV. THEODORE IRVING, LL. D., RECTOR,
No. 21 West 32d st.

The aim of this school is to give the highest Christian culture, and to afford a most thorough and extensive English education.

Great care will be had that each pupil acquires a *practical knowledge* of the French language.

On THURSDAY, 13th November, a *special class in English Literature*, with readings from the best authors, will be formed by Dr. Irving, for ladies who have completed their studies, but would like to avail themselves of the advantages of such a course.

ANTHON GRAMMAR SCHOOL,
NO. 252 MADISON AV., (38th st.)
School hours, 9:30 A. M. to 2:30 P. M.

Departments—Primary, Junior, and Senior English, Junior and Senior Classical, Modern Languages, and Drawing.

Twentieth annual circular sent on application.

MISS HAINES
AND
MLLE. DE JANON

Respectfully announce that a class for training KINDERGARTEN TEACHERS will commence Nov. 3, by Mrs. KRAUS, late Miss MARIA BOELTE. Also, a class for MOTHERS, and a WEEKLY CLASS, for training YOUNG LADIES for work among the poor.

Application to enter either class can be made at No. 10 Gramercy Park, after 2 o'clock P. M.

MISS STEERS'
BOARDING AND DAY SCHOOL
FOR YOUNG LADIES AND CHILDREN,
No. 12 East 47th-st.,
will reopen Sept. 22. School carriages will be sent for pupils without charge.

CHARLIER INSTITUTE
FOR BOYS AND YOUNG GENTLEMEN,
NOS. 126 AND 128 EAST 24TH ST.
BOARDING AND DAY SCHOOL.
PROF. ELIE CHARLIER.

YONKERS MILITARY INSTITUTE.
A BOARDING SCHOOL
for making boys intelligent, healthy, Christian MEN.
ESTABLISHED 1854.
Earnest teaching. Common-sense management.
BENJAMIN MASON, Box No. 654 Yonkers, N. Y.

COLLEGIATE ACADEMY.
S. A. FARRAND and D. S. EVERSON, Principals.
729 6th av., opposite Reservoir Park. Reopens Sept. 24.
Great pains are taken to teach boys HOW TO STUDY.
THE PRINCIPALS DEVOTE THEIR WHOLE TIME TO GIVING PERSONAL INSTRUCTION.

MLLE. L. SEE AND MME. C. MEARS
No. 222 Madison av., New-York,
Beg to announce that their French classes in conversation and literature will commence MONDAY, Nov. 3. Hours, 12 to 1 P. M. and 3 to 4 P. M.

MRS. WILLIAMES',
No. 26 West 39th st., near 5th av.
English and French Boarding and Day School. Classes and lectures commenced.

JACKSON MILITARY INSTITUTE,
Tarrytown, N. Y. Established 1857.
Address Rev. F. J. JACKSON, M. A., Principal.

ADAMS' CLASSICAL SCHOOL.—THE THIRD year of Mr. John Goldthwaite Adams' Preparatory School for Harvard, or any leading University, will open on MONDAY, Sept. 22, at No. 622 7th av., corner 43d st. Location is among the best in the City. Number of pupils limited to fifteen. For all further information apply to Mr. ADAMS, at the rooms, Tuesdays and Thursdays from 3 to 5 P. M.

PREPARATORY SCIENTIFIC SCHOOL for the schools of Science, Technology, Mines, Architecture, &c. ALFRED COLIN, late Engineer Corps United States Navy and Professor at Naval Academy, No. 1,267 Broadway, near 32d st.

MISS M. F. DUVERNET WILL RESUME HER French, English, and German classes for little and older girls, at her residence, No. 46 West 32d st., Sept. 15. A limited number of boarders received.

IRVING'S SCHOOL OF ART.—DRAWING, water-color and oil painting. New-York Society Library, No. 67 University place, between 12th and 13th sts.

ST. PAUL'S SCHOOL, LEWISBORO,' WESTchester County, for young ladies and small boys. Terms, $300 per annum. Circulars of JAMES M. BATES, No. 155 Broadway.

HOME INSTITUTE FOR YOUNG LADIES, TARrytown, N. Y., combining home care with a thorough course of study in the English branches, the languages, and music. Miss M. W. METCALF, Principal.

MRS. ROBERTS AND MISS WALKER will reopen their English and French Day School for young ladies and children, No. 148 Madison av., on WEDNESDAY, Sept. 24.

MRS. MARY RODGERS GRIFFITTS WILL reopen her French and English Day School for young ladies and children, at her new residence, No. 23 West 48th-st., on MONDAY, Sept. 29.

IRVING INSTITUTE, TARRYTOWN, ON HUDSON.—Superior advantages for boys; studies resumed Sept. 17. Circulars of ARMAGNAC & ROWE, Principals.

DR. BERTHET'S FRENCH, ENGLISH, CLASSIcal, Mathematical Boarding and Day School for boys opens Sept. 22; No. 52 West 54th st. Prospectus at Lockwood's, No. 812 Broadway.

FRENCH, GERMAN, SPANISH RAPIDLY and practically taught, in classes or privately. No. 56 South 5th av., first floor.

SCHOOL FOR GIRLS—FROM SIX TO TWENty-one years of age, No. 117 East 56th st.
IDA M. ELIOT. ANNA C. BRACKETT.

A FEW YOUNG LADIES, AS BOARDING PUpils, are received by the Misses BUCKNALL, at their suburban residence, New-Brunswick, N. J.

MILITARY BOARDING SCHOOL, WHITE Plains, N. Y. Principal O. R. WILLIS, Ph. D.

BAY VIEW INSTITUTE, BABYLON, LONG Island—Boarding School for boys.

THE MISSES HUBBARD'S SCHOOL, NO. 30 East 28th-st., will reopen Sept. 22.

AMUSEMENTS.

MAX MARETZEK'S

ITALIAN OPERA.
THE GREAT STAR COMBINATION.
LUCCA, MURSKA,
TAMBERLICK,
TESTA, VIZZANI, MARI, JAMET,
FOR TWO NIGHTS ONLY.
LYCEUM THEATRE, 14TH ST.,
THURSDAY EVENING, Nov. 14, at 8.
MAGIC FLUTE. MAGIC FLUTE. MAGIC FLUTE.

Joint appearance of
PAULINE LUCCA, ILMA DI MURSKA,
together with
VIZZANI, JAMET, RONCONI, TESTA,
FERRETTI, LEIDECKER, REINA.

FRIDAY, Nov. 14,
IL TROVATORE.
Signor E. TAMBERLICK,
for the first time in New-York, in his unsurpassed character of
MANRICO,

together with the entire strength of the company, and the GREATEST CAST ever presented in America.

☞ SPECIAL NOTICE—The opera of Trovatore will be presented on this occasion without alteration or transposition from the original score of Maestro Verdi.

PRICES:

General admission....$2 00
Family circle....1 00
Secured seats in orchestra and balcony....2 00 extra
Secured seats in parquet and dress circle....1 00 extra
Secured seats in second balcony....50 extra
Private boxes, admitting six....$25 and $30

The sale of tickets commences this morning at Nos. 701 and 114 Broadway, and at the box-office of the Lyceum Theatre.

The pianos used by this company are from Knabe's celebrated factory, office, No. 112 5th av.

P. T. BARNUM'S GREAT SHOW.

Madison av. and 26th st.

BEDOUIN ARABS.
BEDOUIN ARABS.
BEDOUIN ARABS.
BEDOUIN ARABS.
BEDOUIN ARABS.
BEDOUIN ARABS.
BEDOUIN ARABS.

MELVILLE FAMILY.
MELVILLE FAMILY.
MELVILLE FAMILY.
MELVILLE FAMILY.
MELVILLE FAMILY.
MELVILLE FAMILY.

FEMALE SAMPSON.
FEMALE SAMPSON.
FEMALE SAMPSON.
FEMALE SAMPSON.
FEMALE SAMPSON.
FEMALE SAMPSON.

MLLE. BUSHNELL.
MLLE. BUSHNELL.
MLLE. BUSHNELL.
MLLE. BUSHNELL.
MLLE. BUSHNELL.
MLLE. BUSHNELL.
MLLE. BUSHNELL.

The great Museum, Menagerie, and Circus is now giving its closing exhibitions. Doors open from 12 M. to 10 P. M. The Grand Arenic Entertainments at 2 and 8 o'clock are inaugurated by a GORGEOUS GRAND ENTREE, introducing the entire strength of the company, including the renowned Director, Mr. DAN CASTELLO, with his Arabian trick charger, SENATOR. These chaste and refined exhibitions have proved acceptable to and won the applause of the fashionable amusement public, insuring for the vast enterprise a genuine financial success hitherto unknown in the Metropolis. Admission 50 cents.

P. T. BARNUM'S GREAT BENEFIT!

EXTRA ANNOUNCEMENT!

Mr. BARNUM announces a grand GROSS RECEIPT BENEFIT of the Great World's Fair Combination—Museum, Menagerie, and Circus—on FRIDAY AFTERNOON and EVENING, Nov. 14, in aid of the Equestrian Benevolent Association. Admission as usual.

OLYMPIC THEATRE.

NO. 624 BEGINS AT 8. BROADWAY NO. 624

UNPARALLELED SUCCESS PUBLIC DELIGHTED.

THIRD WEEK. MONDAY EVENING, Nov. 10. | Every Evening During The Week | THIRD WEEK. WEDNESDAY and SAT. MATINEES at 2.

The eminent natural actor,
ROBERT McWADE,
In his romantic impersonation of
RIP VAN WINKLE. RIP VAN WINKLE. RIP VAN WINKLE.
MONDAY EVENING, Nov. 24, 1873,
World's favorite artist,
EDWIN ADAMS.

HARTZ & COLTON—Magic and Laughter. Cooper Institute. This (Wednesday) evening. 25c. & 50c.

FIRST APPEARANCE
OF
GILMORE'S
TWENTY-SECOND REGIMENT BAND,
P. S. GILMORE, LEADER,
AT THE
ACADEMY OF MUSIC,
TUESDAY EVENING, Nov. 18, 1873.

Tickets, reserved seats, and boxes can be obtained at theatre ticket office, No. 114 Broadway; theatre ticket office, No. 30 Union square, and at all the principal hotels.

FREE LECTURES ON FRENCH,
BY PROF. ETIENNE LAMBERT,
On the
ART OF SPEAKING FRENCH FLUENTLY,
TO-MORROW, (THURSDAY,)
At 10:30 A. M. and 8 P. M.,
Corner 23d st. and 6th av., over Moir's jewelry store. Lectures in English and free. Ladies especially invited.

Prof. Lambert's classes are especially adapted to those who desire to make their theoretical knowledge practically available by cultivation of the ear.

PHILHARMONIC SOCIETY.
FIRST CONCERT SATURDAY EVENING, Nov. 15, 8 P. M.
GENERAL REHEARSAL, FRIDAY, Nov. 14, at 2:30 P. M.
ACADEMY OF MUSIC.
Mlle. ANNA DRASDIL, Contralto.
Mr. ERNST SCHIEVER, Solo Violinist.
GRAND ORCHESTRA OF 100 PERFORMERS.
Herr CARL BERGMANN, Conductor.

Tickets, reserved seats, and boxes are for sale at the principal music stores, by applying to the Secretary, at the time of rehearsal or concert, or at his office, No. 302 5th st. D. SCHAAD.

STEINWAY HALL.
FRIDAY EVENING, Nov. 14, 1873, at 8 o'clock.
LECTURE
By WILLIAM PAGE, N. A.,
On SHAKESPEARE AND THE MASK.

Reserved seats for sale at Putnam's, No. 308 4th av.; Appleton's, No. 549 Broadway, and Pond's music store, No. 39 Union square.

AMERICAN INSTITUTE FAIR,
2d and 3d avs., between 63d and 64th sts.
LAST DAYS.
THIS GREAT NATIONAL EXHIBITION
WILL CLOSE SATURDAY EVENING, NOV. 15.
Admission 50c.; children, 25c. Open from 9 A. M. to 10 P. M.

PROF. HARTZ AND DR. COLTON

Will continue their strange, puzzling, and exciting entertainments at the Cooper Institute, TUESDAY, WEDNESDAY, and FRIDAY EVENINGS, Nov. 11, 12, and 14. Prof. Hartz's programme changed, but will repeat the "Aerostat" wonder. Tickets, 25 cents. Reserved seats, 50 cents. Reserved tickets may be obtained of Dr. Colton. Commences at 8.

THE SIXTIETH ANNIVERSARY OF THE New-York Female Assistance Society, for the relief of the sick poor, will be held on Thursday, Nov. 13, at 3 P. M., in the lecture-room of the church, on the corner of 5th av. and 29th st. The annual reports will be read, and an address delivered by Rev. Dr. Conkling. Ladies are invited to attend.

LOAN OFFICES.

NO. 1,267 BROADWAY, OVER HERALD Branch, Room B.—Parlor for ladies.—Branch No. 1,207 Broadway. Money loaned on diamonds, watches, jewelry, &c. Same bought and sold. LINDO BROS.

STEAMBOATS.

STEAMER SEA BIRD, FOOT OF FRANKLIN st., for Red Bank and intermediate stations:

LEAVE NEW-YORK.	LEAVE RED BANK.
Monday, Nov. 3....2:30 P. M.	Monday, Nov. 3....7:00 A. M.
Tuesday, 4th....2:30 P. M.	Tuesday, 4th....7:00 A. M.
Thursday, 6th....9:00 A. M.	Wednesday, 5th....7:30 A. M.
Saturday, 8th....10:30 A. M.	Friday, 7th....8:00 A. M.
Tuesday, 11th....1:00 P. M.	Monday, 10th....8:00 A. M.
Thursday, 13th....2:00 P. M.	Wed'day, 12th....10:00 A. M.
	Friday, 14th....12:00 M.

HARTFORD BOATS—DAILY LINE.—LEAVE Pier No. 24 Peck-slip, East River, daily, (except Sundays,) at 4 o'clock P. M. All persons are forbid trusting any one on account of these steamers.
W. H. GOODSPEED, Vice President.
SAXTON & SRABURY, Freight Agents, No. 112 South-st.
JUNE 1, 1873.

BUY TICKETS TO PROVIDENCE AND BOSTON, via NEPTUNE LINE, Pier No. 27 North River; fare, $4 25, cabin; $3 25, deck.
NO MIDNIGHT CHANGES.
ISAAC ODELL, Agent.

NINETY-SECOND STREET FERRY TO ASTORia, running quarter-hourly, offers the shortest up-town connection by good roads with every point on north side of Long Island.

FOR BRIDGEPORT AND ALL POINTS ON Housatonic and Naugatuck Railroad.—Fare, $1. Steamers leave Catharine-slip at 12 noon.

NEW-HAVEN, HARTFORD, AND THE NORTH.—Steamers leave Peck-slip for New-Haven at 3:15 and 11 P. M., (except Sundays,) connecting with road.

TEACHERS.

AN EXPERIENCED CLASSICAL, MATHEmatical, and English teacher, scholar, and gold medalist of foreign university, desires private pupils. Prepares for college, (English or American.) City reference of highest class. Address TUTOR, No. 115 East 10th st.

A VISITING GOVERNESS WHO ENDEAVORS to adapt instruction to individual wants, desires one more pupil; refers to present patrons. Address F., No. 129 East 23d st.

WINTER RESORTS.

AIKEN HOTEL, AIKEN, S. C.—THIS POPULAR house is now open, and guests may rely upon receiving such fare and attention as will sustain its high reputation.
WM. H. BAILEY & CO., Proprietors.
Parties in New-York may obtain information from G. H. Andrews, No. 151 2d av., New-York.

SPENCER HOUSE, ST. MARY'S, GA., OPposite Fernandina, Fla., now open. No healthier place can be found for the early Fall or late Spring. For circular address J. BOWMAN, Jr., Yonkers, N. Y.

BOARD WANTED.

A YOUNG GENTLEMAN AND WIFE OF respectability desire board in a first-class private family, where the comforts of a home may be obtained; "boarding-house keepers" need not answer. Address, stating terms, location, &c., J. D. ROBERTS, Box No. 147 *Times* Office.

A DRESS-MAKER WANTS TWO FURNISHED rooms, vicinity of 6th av. and 14th st; terms moderate; prefers paying the rent in work. Address M. MARTIN, No. 235 6th av.

AMUSEMENTS.

WALLACK'S.

Proprietor and Manager....Mr. LESTER WALLACK
Doors open at 7:30. Performance commences at 8 o'clock.
THIRD WEEK OF THE COMEDY SERIES.
EVERY EVENING DURING THE WEEK,
ALSO SATURDAY AFTERNOON AT 1:30,
will be presented Robertson's popular military comedy
of
OURS!
OURS!
with
NEW AND BEAUTIFUL SCENIC ILLUSTRATIONS,
MILITARY COSTUMES AND APPOINTMENTS,
and, in addition to the usual orchestral strength of the theatre,
A SPLENDID MILITARY BAND
has been specially engaged to aid in giving increased effect to the general pictures.

HUGH CHALCOTE, as originally acted by him,
Mr. LESTER WALLACK.

Other characters by Messrs. JOHN GILBERT, EDWARD ARNOTT, J. B. POLK, E. M. HOLLAND, W. J. LEONARD, Misses KATHARINE ROGERS, EFFIE GERMON, and Mme. PONISI.

FIRST OURS MATINEE, SATURDAY, NOV. 15.

Carriages may be ordered at 10:45.

WALLACK'S. 2D SUNDAY CONCERT
Lessee and Manager....Mr. LESTER WALLACK

Messrs. M. and M. STRAKOSCH respectfully announce that in consequence of the brilliant success attending last SUNDAY'S CONCERT, they have concluded to give THE SECOND (2) GRAND SUNDAY CONCERT ON SUNDAY EVENING NEXT, NOV. 16,
At 8 o'clock,
In which the principal members of the STRAKOSCH OPERA COMPANY will appear, assisted by the Grand Orchestra.

General admission, $1; reserved seats, 50 cents and $1 extra. Sale of seats will commence this morning at Academy; also No. 701 and No. 114 Broadway.

GRAND OPERA-HOUSE.

SPECIE PRICES: Admission 50 cents; reserved seats 50 cents extra; family circle, 40 cents.

EVERY NIGHT THIS WEEK AT 8,
and
SATURDAY MATINEE AT 1:30.

Augustin Daly's most thrilling and picturesque local and contemporaneous drama,

A FLASH OF LIGHTNING!

Characters by Mr. G. L. Fox, Mr. D. H. Harkins, Mr. G. H. Griffiths, Mr. Frank Hardenbergh, Mr. M. A. Kennedy, Mr. Charles Leclercq, Mr. C. K. Fox, Mrs. C. M. Walcot, Miss Minnie Walton, Miss Fanny Hayward, Miss Chambers, Miss Annie Deland.

Act I. The Flash of Lightning! Act II. The perils of an ALL-NIGHT CELLAR! Act III. Scenes on a North River floating palace! Act IV. Catching a thief from the air!

In active preparation for speedy and elaborate production an entirely new and gorgeous COMIC TRICK AND SPECTACULAR PANTOMIME by Mr. G. L. FOX.

BROADWAY THEATRE. 728 and 730 Broadway.

Begins at 8. Admission 50c.
Reserved seats, 50c. and $1 extra. Family circle, 40c.

Overwhelming triumph of the distinguished tragic artiste,
MISS CARLOTTA LECLERCQ,
and successful production under his personal supervision of
MR. WILKIE COLLINS'
own dramatic version
of
THE NEW MAGDALEN.

NEW SCENERY! NEW COSTUMES! GREAT CAST!

The audience, electrified by the passion and force of the actors, found a vent for their excited feelings in stormy and tumultuous applause. The whole of the second act was interrupted by irrepressible bursts of enthusiasm.—*New-York Times.*

SEATS MAY BE SECURED SIX DAYS IN ADVANCE.

SATURDAY, AT 1:30 FIRST MATINEE OF THE NEW MAGDALEN!

UNION SQUARE THEATRE.

Proprietor....Mr. SHERIDAN SHOOK
Manager....Mr. A. M. PALMER
Begins at 8. Over at 10:40.
Box-office open every day from 8 A. M. to 5 P. M.

LAST WEEK.
LAST WEEK.
LAST WEEK.
LAST WEEK.
LAST WEEK.
LAST WEEK.
LAST WEEK.
LAST WEEK.

In order to make room for novelties long since determined on, the management are compelled to withdraw THE GENEVA

LAST WEEK
of
Mr. ROWE'S
Wonderful
Drama, the
GENEVA CROSS.
GENEVA CROSS.
GENEVA CROSS.

IN THE HEIGHT OF ITS SUCCESS.

MONDAY EVENING, Nov. 17, will be produced in most magnificent style, Mr. W. S. Gilbert's charming play, in three acts, entitled THE WICKED WORLD, which has run for upward of 175 nights in London, and in which Miss CLARA MORRIS, Miss KATE CLAXTON and Mr. McKEE RANKIN will make their first appearance here. Seats may now be secured for any of the above performances.

BOOTH'S THEATRE.

Lessee....J. B. BOOTH
Mr. EDWIN BOOTH FOR FOUR WEEKS ONLY.
RICHELIEU
EVERY NIGHT THIS WEEK.
SATURDAY MATINEE AT 1:30,
MUCH ADO ABOUT NOTHING.
Mr. EDWIN BOOTH....as....BENEDICK

Seats secured in advance at the theatre and at the music store of C. H. Ditson & Co., No. 711 Broadway.

WOOD'S MUSEUM. JACK HARKAWAY

ANOTHER GIGANTIC SUCCESS.

EVENING, at 8. The celebrated actor, HERNANDEZ FOSTER, in his sensation of JACK HARKAWAY AFLOAT AND ASHORE. | AFTERNOON, at 2. The sterling actress, LOUISE HAWTHORNE, in her new drama of FOUR CHRISTMAS NIGHTS.

DAN BRYANT'S MINSTRELS. 23D ST.

Every evening at 8. Saturday matinée at 2. Crowded with fashionable and delighted audiences. Two hours' fun. All new acts. Dan Bryant, Unsworth, Eugene, Hart, Reed, Seymour.

MRS. F. B. CONWAY'S BROOKLYN THEATRE.
EVERY EVENING,
MR. T. C. KING,
as QUASIMODO in
NOTRE DAME.

JOHN G. SAXE TO-NIGHT!

FIFTY CENTS. GALAXY COURSE.
FIFTY CENTS. ASSOCIATION HALL.
FIFTY CENTS. Reserved seats, 50 cents.

Tickets at Galaxy Directory, No. 6 West 23d st.; Brentano's, the principal hotels, and No. 114 Broadway.

DE CORDOVA — CONCERNING "MRS. GRUNDY"—In aid of the Bread and Beef House, at the Church in 53d. st., just east of 7th av., THURSDAY, Nov. 13, at 8 P. M.
Admission, 50 cents.

HARTZ & COLTON—Magic and Laughter. Cooper Institute. This (Wednesday) evening. 25c. & 50c.

LECTURES.

COOPER UNION.—FREE LECTURES FOR THE People in the Great Hall, at 8 P. M., THURSDAY Nov. 13. Mr. CHARLES BRADLAUGH will lecture, under the auspices of the Trustees of the Cooper Union, before the working men of New-York, on "Labor." Tickets can be had gratis at the Office of the Cooper Union, and at the book store of Brentano and D. Van Nostrand, No. 23 Murray st.
ABRAM L. HEWITT,
Secretary.

ST. ANDREW'S SOCIETY.

The preparatory meeting of the St. Andrew's Society for the election of officers, &c., will be held at Delmonico's, 14th st., on THURSDAY EVENING, the 13th inst. at 7:30 o'clock. A full attendance is requested.
ALEX. RHIND, Secretary.

DIVIDENDS.

OFFICE PENNSYLVANIA RAILROAD COMPANY,
PHILADELPHIA, Nov. 7, 1873.

NOTICE TO STOCKHOLDERS.

The Board of Directors has this day declared a semi-annual dividend of FIVE PER CENT. on the capital stock of the Company, clear of all taxes, payable on and after Dec. 6, 1873, in scrip of the Company, which shall be payable in cash on the 6th day of March, 1875, or sooner, at the option of the Company, bearing interest at the rate of six per cent. per annum.

On Dec. 6 the dividend will be paid to ladies only; after that date they must await their turn with other stockholders.

The time for the payment of the installments on new stock, which expires Nov. 28 inst., will be extended until Dec. 31 proximo, and the scrip certificates issued for dividend will be received at par in payment for the same.
EDMUND SMITH, Treasurer.

SAVINGS BANKS.

DEPOSIT TO-DAY.

THE FREEDMAN'S SAVINGS AND TRUST COMPANY,
Chartered by the United States,
No. 185 Bleecker st., New-York.
ASSETS....OVER $4,000,000.
J. W. ALVORD, President.
G. W. STICKNEY, Actuary.
A. M. SPERRY, General Inspector.
SAM. L. HARRIS, Manager.
Send for circular. JOHN J. SHILLS, Cashier.

IRVING SAVINGS INSTITUTION

NO. 96 WARREN-ST., NEW-YORK.
SIX PER CENT. INTEREST allowed on all sums.
Interest commences from 1st of January, April, July, and October.
Bank open daily from 10 A. M. to 3 P. M.
WALTER W. CONCKLIN, President.
VANDERBILT L. BUXTON, Secretary.

DANCING.

A. DODWORTH'S
CLASSES FOR DANCING,
NO. 212 5TH AV., CORNER 26TH ST.,
ARE NOW OPEN FOR THE SEASON.

Twice a week—Mondays and Thursdays, Tuesdays and Fridays, Wednesdays and Saturdays.

Once a week—Saturday mornings and Friday evenings. Gentlemen on Monday and Thursday evenings.

Send for a circular.

AT TRENOR'S ACADEMY OF DANCING,
Lyric Hall, No. 723 6th av., Reservoir square. Pupils can attend at their own convenience, and receive individual instruction in waltzing, &c. See circulars. A reception dansante FRIDAY EVENING, 14th inst., at 8.

RELIGIOUS NOTICES.

PEW—DR. TYNG'S CHURCH, MADISON AV.—FOR [illegible]

THE EXHIBITION SCHEME.

A FRAUDULENT PROJECT EXPOSED.

THE PLAN BEFORE THE ASSISTANT ALDERMEN—THE FALLACY ABOUT EMPLOYING POOR LABORERS.

The Committee of Assistant Aldermen, to whom was referred the resolution, or rather the "copy" of the resolution which was rescinded by the Board of Aldermen, authorizing a loan of $2,500,000 to the Industrial Exhibition Company, met yesterday, in their chamber, to hear the views of citizens on the subject. When the doors were opened, Mr. Edward McMurdy, the originator of the scheme, and about fifty others, proceeded to the gallery, where they applauded the Secretary and friends of the "company" whenever they said anything in favor of the loan, but their silence was suggestively marked when the enterprise was denounced by Mr. Joseph B. Varnum, Mr. Henry Bergh, Mr. John H. Strahan, and other prominent citizens, who occupied seats in the body of the hall. The "Directors" of the company were noticeably absent. The Secretary, R. J. Todd, and McMurdy, represented them. A few persons who had been employed by Mr. Todd to make surveys of the land, &c., were also present.

At 1 o'clock the committee was called to order by their Chairman, Assistant Alderman Healy, who explained the object of the session and invited any one present to express his views on the proposed loan.

Mr. R. J. Todd, the Secretary of the company, responded. He said that the enterprise had been denounced as a swindle but there was no reason for it. It was a great scheme, designed to advance the interests of the City by establishing a great industrial palace where works of art and industry could be exhibited. The land itself which was to be used as a site for the structure was worth nearly the amount asked; but apart from that, the increase in the value of property which would naturally result from the building contemplated would justify the granting of the loan, as it would produce a large revenue by means of taxation. Mr. Todd then referred to the industrial exhibitions in London, Paris, Vienna, and other cities as proofs of the desirability of establishing one in this City. He said that Napoleon had used the money at his disposal to erect such buildings for the amusement of the people, so as to give employment to laborers. If the loan was advanced (he continued) men would be set at work at once to erect the building. He then alluded to the former list of directors of the company, including Mayor Havemeyer and others, who have withdrawn from it, and said that they had accepted the offices either verbally or by letter.

Mr. Edward Merris, a real estate owner on the east side, next spoke. He said that the City had lavished money on the west side, but had spent nothing on the east side of the City. He believed that all the opposition to the loan came from the west side, but he would ask them to bear in mind the fact that the east side had the votes. He owned lots which he believed would be increased in value by the erection of an exhibition building on the proposed site, but that was no reason why he should not be in favor of the undertaking. It was rather a proof that the property would advance in price, and thus result in increasing the assessed valuation of the property in the vicinity of the building. He hoped the loan would be granted and that the work would be commenced immediately.

At this point, Mr. Serrell, an engineer employed by the company, stepped forward and said the land selected for the site was very valuable. He exhibited several plans showing the elevations of the familiar rocks on the proposed site, and closed by stating that if the money required was forthcoming the work would commence immediately.

Assistant Alderman Clancy, who drew up the resolution, here left his seat and whispered something to Mr. Todd. Mr. Todd made a reply, which seemed to have a pleasing effect on the Assistant Alderman, who then returned to his place.

A few minutes afterward he rose, and asked Mr. Todd if the company, in the event of getting the loan, was prepared to go on with the work, and, of course, Mr. Todd repeated his former statement on the subject. Mr. Clancy then spoke in favor of granting the loan. Brief addresses in favor of the enterprise were also made by Henry B. Walker and Stephen Roberts.

Mr. Henry Bergh then rose to oppose the loan. He said he was there by virtue of a right and privilege which every citizen enjoys. It seemed to him that the proposition to give the large amount asked by the company was like the handle of a jug, all on one side. But he felt it incumbent upon him to say that there ought to be on a money jug involving demands upon the people as many handles as there were citizens and tax-payers. He did not intend to speak many words on the subject. Brevity was the soul of speaking as well as of wit. He was opposed to the scheme of the company on policy. When he was a mere boy he was told that the Erie canal would do wonders for this State. It had done some good, but it was then a monstrous elephant on their hands. It was sustained only at a frightful cost. They were then giving $6,000,000 to a private individual to sink his railway in this City. Behind his back there was a structure—the new Court-house—which would be injurious to republican institutions for all time. It was to cost only $500,000, but millions had been appropriated for it, and it was still unfinished. He came near dislocating his ankle in walking through it that morning. As to the proposition before the committee they were asked to give $2,500,000 to build a show-house. Does any one believe that it would be erected for that sum, or that the payment of the money would end all demands on the City? Let them look at the new Court-house for an answer. It was not the duty or the province of the City Government or of any government to advance money for a private enterprise. They might as well attempt to run the theatres, the dancing-houses, or the lager-beer saloons, as to tax the people to found a private industrial exhibition for their amusement. Apart from that, it was certainly no time for the company to ask for $2,500,000. The debt of the City was reported at $130,000,000, but he believed that it was nearer to $200,000,000. It was a debt as large as some of the second-rate states of Europe, and that for a city that was merely in its swaddling clothes. What would it be when the City arrived at its full stature? One of the gentlemen, Mr. Todd, had referred to the action of Napoleon in establishing buildings for the amusement of the people out of the public funds, but he believed that such rash expenditures hastened his fall, because a government had no right to advance public moneys to establish private enterprises. The Professor closed by hoping that the loan would not be made.

Mr. Joseph Varnum next spoke. He said that the results of similar enterprises showed that the scheme of the company would prove a costly failure. They designed to establish a great international exhibition, but only one exhibition of that kind could be established at a time, and there was one to be held in Philadelphia when the Centennial Anniversary of the Declaration of American Independence was to be celebrated with the sanction and concurrence of Congress. No one could question the desirability of celebrating that great event in the city where the Declaration was read, and first promulgated to the original States of the Republic. And New-York should not be jealous of Philadelphia. New-York had her Central Park, her magnificent institutions, her vast commerce of which she was justly proud, and she could afford to let Philadelphia have an honor which she deserved. It was proposed by the Industrial Exhibition Company to build a palace, where a botanic garden, a gallery of art, and the mechanical arts should have each a place. But the City already had a botanic garden in the Central Park. They were building a gallery of art and museum of art and treasures from all lands lay in the arsenal awaiting disposition. There was then no occasion for a palace for works of art and paintings, for they were provided for already. It was said, however, that the company intended to have one wonderful attraction—a dome, a wondrous dome. An iron firm of Philadelphia had, as reported, offered to erect the wonderful dome on the sole condition of being allowed the privilege of charging a few cents to those who should like to ascend to it on spiral stairs and look out on the scene. The cost of the dome on the Capitol in Washington was, he said, about $700,000; but the dome to be put up by the Philadelphia iron firm would cost at least $1,000,000, and they proposed to bear all the expense on condition of being allowed to charge from twenty-five to fifty cents to visitors for taking a trip up to it. [Laughter.] The speaker then referred to the industrial exhibitions in Paris, London, Vienna, and other cities, and said that as the founders and promoters of each had failed to establish permanent exhibitions the attempt of the company to do so could not succeed.

Mr. John H. Strahan here rose and said he appeared at the request of the Mayor to show the irresponsibility of the company. In regard to the question raised as to his power under the special statute to pass upon any joint resolution of the Common Council authorizing the proposed loan—while he did not concur in the doubts which had been expressed on the subject—he did not think it consistent with his duty to allow any opportunity to pass without endeavoring to show that the money should not be advanced. The Mayor desired a full and thorough investigation of the whole subject. It was in the power of the committee to make such an investigation. If the committee had not been clothed with that power they could obtain it from the Board of Assistant Aldermen. He would ask them to issue subpœnas to witnesses to testify what they knew about the matter. He would then undertake to show, in behalf of the Mayor, that while the company have represented that they have paid $150,000 in taxes and assessments on the land, they have not paid $5,000! that the property in question was purchased by Edward McMurdy from one Royal Houton after the company was inaugurated for $500,000 cash and $600,000 in stock of the company; that McMurdy then assigned the land to the company; that while the company held the property under the assignment, Royal Houton sold it to the persons who now propose to dispose of it to the company; that after the sale by Houton, the company released the property in favor of the parties who now propose to sell it to the company for $1,500,000; that if the City should advance the loan there was an implied undertaking by the company that they were in a position to proceed and carry out the purposes of their incorporation; that $5,000,000 would be required for the purpose, but that there were no parties behind the company who had shown any desire to take any pecuniary responsibility in relation to it.

A great deal had been said about giving employment to laborers during the Winter on the proposed Industrial building. But that was all a delusion. By the agreement upon record, the parties proposing to sell the land to the company expressly reserve their right to retain possession of it—except a very small strip on each end of it—for one year after the date on which the purchase money is paid, so that for one year, at least, no operations could be carried on looking to the erection of a building on the premises. In closing, Mr. Strahan, on behalf of the Mayor, said he was ready to prove all the statements he had advanced, and if the Common Council should grant the loan after hearing them, they would have to share the responsibility.

Mr. McGowan, President of the Harlem Gaslight Company, and Ex-Assistant Alderman Geess also spoke against the granting of the loan, after which the committee adjourned.

A protest against McMurdy's scheme has been signed by many merchants and capitalists, including Cornelius Vanderbilt, Mr. Stewart, W. H. Macy, and others.

LABOR TOPICS.

THE BROOKLYN POOR AND THE MUNICIPAL AUTHORITIES.

Mayor Powell yesterday gave his approval to the resolution of Alderman Ropes, passed by the Board of Aldermen on Monday, transferring $18,000 to the account of street repairs. It was at once acted on. In regard to the resolution offered by Alderman O'Reilly for the transfer of $7,000, the Mayor thought its legality might be questioned, and wished to have time to examine its provisions before giving it his approval. At noon the Conference Committee appointed by the Board of Aldermen to consider the best means of raising money to be used in putting the city laborers to work, met at the Controller's office. In the course of the discussion Commissioner Fowler suggested that the wages be reduced as follows:

Laborers, per day, from	$1 75 to $1 35
Rammers	2 25 to 1 75
Pavers	4 00 to 2 50
Foremen	4 00 to 2 50

The Commissioners thought that on the above basis they could give employment to 400 or 500 men for more than a month. Commissioner Fowler moved that a balance of $9,000 in the Sewerage Fund be ordered to be transferred to the Street repairing account. The resolution was referred. The meeting then adjourned.

ACTION OF THE CHURCHES.

Many of the church organizations are commencing to take action with a view of alleviating the distress likely to fall upon the working poor during the coming Winter. The ladies attached to Dr. Talmage's church have held a preliminary meeting, and this afternoon will meet again, to organize a sewing society to make clothes for the poor. It is also the purpose of these ladies to organize a system of visiting the houses of the poor. Similar action has been taken by the ladies attached to the congregation of Father Taffe's church, corner of Kent and Willoughby streets.

THE BUILDERS AND TAILORS OF THIS CITY.

Last evening, in Room No. 24, in Cooper Institute, a largely-attended meeting of the employing builders and carpenters was held. In conversation with one of the employers, a TIMES reporter was informed that the subject under consideration was the advisability of taking the men back at the old rate of wages, in order to finish up contracts before the Winter season commences.

A special meeting of the journeymen tailors was held last night at Military Hall, Bowery, for the purpose of receiving a report from the committee appointed the previous evening to wait on the merchant tailors, who had intimated that it was their intention to reduce the present rate of wages twenty per cent. This change was to take place on next Monday. The committee reported that some of the firms have compromised, promising only to reduce their employes' pay five per cent. The other committees appointed to wait on the principal clothiers in the City to effect a similar arrangement will report to-night at Coburger Hall.

THE EAST RIVER BRIDGE COMPANY.

The Directors of the East River Bridge Company held an adjourned meeting yesterday evening, at the company's offices, No. 24 Water street. Among those present were Messrs. Kingsley, McCue, Schroeder, Robinson, Murphy, Schaurman, Van Anden, Prentice, Stranahan, Mayor-elect Hunter, and Mayor Powell. Mr. J. P. Robinson occupied the chair. The minutes of the last meeting, which was held July 10, were read and approved. The minutes of several meetings of the Executive Committee were also read and approved. The Treasurer's report was then read. The receipts up to and including Oct. 31, from rent, paid-up stock, &c., amounted to $4,192,232 97; expenditures, $4,037,969 19. Total receipts, $4,192,232 97; total expenditures, $4,107,411 10; balance on hand, $84,821 87. The Financial Committee reported that the vouchers had been carefully examined and found correct. The Chairman of the committee reported that Controller Green, Commodore Vanderbilt, and the late City Treasurer, Sprague, of the committee, had not attended any of its meetings, and asked that new members be appointed in their places. The resignation of W. W. Goodrich as a director of the company was received and accepted. Mr. Murphy said that he had made a rough estimate of how much it would take to finish the bridge. He thought it would take $12,000,000 more, and that none of the money could be raised unless a careful estimate were given to the public. Mr. Kingsley thought the Executive Committee should be instructed to report an estimate at the next meeting. Judge McCue thought it would be necessary to determine the width of the approach to the bridge on the New-York side before any estimate could be made. Mr. Kingsley took a similar view. Mr. Schroeder thought the estimate should be made on a width sufficient to make the bridge safe. Mr. Hunter said that would be the proper basis to estimate upon. He thought large merchants in New-York would be willing to pay heavy rents for storehouses erected under the bridge. A portion of the expense would also be borne by the property-owners along the line of the improved route on both sides of the river. Mr. Schroeder said, if any considerable property to make a fine approach were taken, the estimate would approach nearer to twenty than twelve millions. Mr. Murphy said he could demonstrate it to any person that the bridge could be built for twelve millions, and probably eleven. The matter was referred to the Executive Committee, with instructions to report at the next meeting. Mr. Prentice gave notice that he would offer a motion to have the Finance Committee, in the future, consist of three members. Judge McCue said he had been informed by the counsel to the board that Wm. M. Tweed and Peter B. Sweeny had been notified to pay up for their stock. Richard Connolly was also one of those to be notified, but his whereabouts could not be ascertained. He was, however, expected, as was also Mr. Sweeny, to return from abroad this Fall. The meeting then adjourned.

CONTROLLER'S RECEIPTS.

Controller Green reports the following payments into the City Treasury yesterday: From taxes of 1873 and water rents, $162,686 43; arrears of taxes, assessments, and interest, $7,559 90; collection of assessments and interest, $19,536 62; market rents and fees, $2,851 57; water rents and penalties, $2,838 40; licenses Mayor's office, $85 25; fees, &c., District Courts, $29 50; rents, sales, and licenses, Department of Public Parks, $1,387 65. Total—$197,064 62.

THE GAMBLING HOUSES.

It is currently reported that the entire lottery policy business in this City, which has heretofore been conducted by the Simmons Brothers, has been purchased by John Morrissey. This lucrative business, it is understood, is about to be reorganized by the new proprietors, and arrangements have been made for [illegible] protected.

THE TWEED TRIAL.

ELEVEN JURORS SWORN.

CLAIM OF THE DEFENSE FOR FIVE PEREMPTORY CHALLENGES ON EACH INDICTMENT.

The Tweed trial was resumed in the Oyer and Terminer Court at 10 o'clock yesterday morning nine jurors being in the box unsworn, and at 3:30, the panel being exhausted, the court rose, eleven jurors being then sworn. Five peremptory challenges on each side were exhausted, but the defense claim five under each of the indictments, and the point will probably be raised to-day. The examination of the jurors yesterday was somewhat interesting.

The first person called was Richard M. Hunt, No. 49 West Thirty-fifth street. He is a member of the Union League Club, and had expressed an opinion, that if the charges against Tweed were true, they were infamous swindles. He was in the habit of reading THE NEW-YORK TIMES, but he disbelieves half he reads. He was challenged peremptorily by the defense. Isaac Stern, No. 108 West Nineteenth street, was set aside. Jacob Wall, a baker, residing at No. 64 West Twenty-first street, was challenged by neither party, and took his seat in the box unquestioned. Patrick Flynn, produce dealer, No. 459 Pearl street, did not know Mr. Tweed, but recognized him from the picture in the Supervisors' room. He thought he was too prejudiced to act on the jury. He was set aside.

Elias Bach, real estate, No. 201 East Fifty-seventh street, had not formed any opinion whatever about the charges against defendant, although he read them in the *Staats Zeitung*—never took any part in political affairs.

Mr. Clinton asked the witness whether he was acquainted with any of Mr. Tweed's acquaintances?

Mr. Bartlett thought the question an absurd one, Mr. Tweed being such a prominent man.

Mr. Clinton put a series of questions to bring out the fact that he had once incarcerated the witness on a civil suit in Ludlow Street Jail.

Mr. Bartlett, Sr.—I suppose you did your whole duty as counsel on that occasion?

Mr. Clinton—I did.

Mr. Bartlett—Then why do you bring it up now?

Mr. Clinton said he wanted to identify the gentleman.

The court found the challenge not true, and the witness took his place as the eleventh juror.

Albert Schuitzler was sworn as the twelfth juror. Judge Davis then ordered the jury to be sworn, but the defense called for time to exercise the privilege of peremptory challenge, and while they were deliberating Samuel Sinn, the third in the box, was peremptorily challenged by the prosecution.

Ellis H. Lubery, No. 19 Sixth avenue, knew nothing about the charges against Tweed. He never takes any interest in such things. Cannot tell what the defendant was tried for the last time, but he heard some gentlemen talk about it. Witness was a taxpayer. Was born in Poland and has been naturalized. He has never voted, because he takes no interest in such things. He has never spoken a word to any one regarding the Tweed trial. When summoned to court he did not know what was coming on. He was found competent. R. H. McDonell, who was in the fourth chair, was then peremptorily challenged by the defense.

Philip Trainer, No. 415 West Forty-fifth street, plumber, admitted that he had a very strong opinion about the case. If the evidence suited his opinion he would decide according to the evidence. Being asked by Mr. Tremain whether he couldn't decide on the evidence regardless of his present opinion, he said, "I'm in a fix." The question was repeated in various shapes, but no direct answer could be extracted. "I give it up," said Mr. Tremain.

John M. Cornell, No. 10 West Thirty-sixth street, stated that he was unable to decide impartially on the evidence, so decided was his opinion. He was accordingly excused. Henry S. Kimball, druggist, No. 382 Tenth avenue, read the charges against the defendant, and believed them to be true. He has a decided opinion on the subject. Set aside. Edward Smith, No. 15 West Fifty-sixth street, has a strong decided opinion as to the defendant's guilt. He read the charges made, and seeing it stated that certain appropriations were made for the Court-house, he took occasion to come in and look at it. He then came to the conclusion that some of the money had been misappropriated. Ordered aside.

At 1:15 o'clock the court took a recess.

Jesse R. Mayo, No. 369 East Forty-ninth street, clerk, was a long time under examination, and was declared competent by the court and sent into the box, under exception from the defense, the court ruling that a man might have an opinion from reading the papers, and act under oath independently of it, just as he might believe from newspaper reports that there is fever in Memphis, and yet, if investigating the matter on sworn evidence, set aside altogether his previous opinion.

Hyman Nathan, a tobacconist, stated, under examination, that it was yesterday he first heard that the juror must decide only on the evidence, and, though he has an opinion now, he believes he could act as juror entirely irrespective of that opinion. He was set aside.

The five first jurors were then sworn, and the sixth in the box, Elias M. Sperling, was peremptorily challenged by the prosecution.

Joseph B. Bedgood, No. 43 West Thirty-third street, Superintendent Sixth-avenue Railroad, said he had a very strong opinion about the charges, and could not decide impartially in this case.

Mr. Tremain—In what does this case differ from any other?

Mr. Gaham (laughing loudly)—In the appearance of three private counsel for the prosecution.

The juror was excused.

Henry Chandler, No. 223 West Thirty-fourth street, stationer, said he would require opposing evidence to remove his present opinion.

Mr. Graham asked whether he would require such evidence if it was shown that the prosecution was imperfect on the face of it, or the witnesses not to be believed on their own showing?

Mr. Tremain objected to the question.

Mr. Graham said his reason was because, on the trial of Mayor Hall, his counsel advised him to make no defense, and yet, in that very case in which they gave that advice, jurors came into court having their minds made up that there was a perfect case for the prosecution. He wanted to show these gentlemen they were too fast in making up their minds.

Mr. Tremain—You have no right to make these statements about Mayor Hall.

Mr. Graham—I have, unless you wish to muzzle us. We argued at the last trial that there was no case against Mr. Tweed.

Mr. Tremain again objected that these statements were irrelevant.

Mr. Graham—Why this uneasiness?

The witness was declared competent and sent to the jury box.

Jacob Wall was then peremptorily challenged by the defense, and removed from the box.

Elias Bach was peremptorily challenged by the prosecution, and left the box, one juror being still wanting. The peremptory challenges on both sides were now exhausted.

James E. Weir, No. 17 Maiden lane, who belonged to the first panel, being called, Mr. Graham objected to him.

The court explained that the gentleman had been excused last week on account of sickness.

Mr. Graham then remarked that he saw a friend of his go up to the Bench that morning, and then go away from court.

Judge Davis said these remarks were uncalled for. The gentleman referred to was excused on account of sickness in his family. But these matters were for the court, not for counsel, who are overwhelmed with the important part of the business.

Counsel then took an exception to the juror being examined without notice to the defense.

Mr. Weir was excused on account of previously-formed opinion.

The panel being now exhausted, the eleven jurors in the box were sworn, and a new panel called. Fred. Schuab, Arthur Beckwith, and a number of absentees were ordered to show cause on Friday why they should not be fined $250 each. A new panel of fifty was then ordered for this morning.

Judge Davis then dismissed the jury, warning them not to allow any one to converse with or approach them in any form, in respect to this case, to refrain from going to any place where they might be exposed to approach, especially drinking saloons, where men congregate and talk over cases of this kind, or exciting causes which may occupy for a time the public mind; to report any person so offending to the Court; that they were liable for criminal contempt and indictment for conversing with any person, or receiving any communication outside the court as to the merits of the case, without immediately disclosing it. The Judge went on to say: If it comes to the knowledge of the Court that any person has conversed with you about the case, it would be the duty of the Court to send your case to the Grand Jury, as several cases were sent arising out of the last case. It is important to free the public mind by your good conduct from the injurious influence arising from the bad conduct of the jurors summoned on the Stokes trial in going to improper places and subjecting themselves to approach by improper persons, and subjecting the administration of justice to scandal. I say this to you from anxiety to be able to go through this case without any one being able to say that any one on this jury panel has misbehaved himself.

The court then adjourned.

The following are the names of the eleven jurors sworn:

David Palmer, Adolph Opper, Theodore Goldsmith, Daniel Webster Lebourvean, William Schlemmer, Leonidas A. Van Praag, Albert Schwitzler, Ellis H. Luby, Jesse Rhodes Mayo, Henry L. Chandler, and Frederick Lewis.

BOARD OF COUNTY CANVASSERS.

The Board of Supervisors met yesterday as county canvassers, to examine and certify to the returns of the recent election. The board organized by appointing Supervisor Claussen President, and Messrs. John McGowan and John Swanton as Clerks. Before the canvass was opened, Supervisor Vance moved that the results of it be published in the five daily papers having the largest circulation. The motion was adopted. A resolution was also adopted that where inaccuracies appeared, they should be corrected in the chamber of the board, and that no other room be used for the purpose. On motion of Supervisor Reilly, a committee of five was appointed to examine all disputed returns and receive protests.

The canvass was then commenced. It consisted of the dull routine of announcing the returns of votes cast in each district, unrelieved by an incident except the non-arrival of the returns from the Eleventh and Twentieth Election Districts of the Second Assembly District, and from the Third and Twenty-first of the Fourth Assembly District. The absence of these returns created some surprise. The board then adjourned.

CITY AND SUBURBAN NEWS.

NEW-YORK.

The Fourth Assembly District Republican Association will meet this evening at head-quarters, No. 171 East Broadway.

We have received $5 for the relief of the widow of the Sea Captain, (whose case was recently mentioned in THE TIMES,) from "E."

The argument in the case of the Police Justices was further continued over until to-day, owing to Judge Larremore's engagement in General Term.

Mr. Samuel H. Shaw, of Geneva, N. Y., will give a public exhibition of his patent life-saving apparatus and fire-escape, at 4 P. M. to-day, at the Spingler House.

In the legal proceeding to which Tiffany & Co. and a Mrs. Everett were parties, noticed in THE TIMES of yesterday, the figures $1,000 were inadvertently made to appear $100,000 as the amount of a judgment.

A motion to punish Controller Green for alleged contempt of court in not paying a sum of $5,000, which he was ordered to pay into court, was adjourned over yesterday, by Judge Barrett, until to-day. The Controller denies having the money, which was a street-opening award.

The Tammany Committee on Organization resumed its session yesterday afternoon, to continue the examination into the alleged election frauds. Four or five witnesses were examined and the testimony adduced was similar to that given on the preceding days.

Rev. Bishop Gilbert Haven will deliver a lecture, by request, at the St. Paul's M. E. Church, to-morrow evening, on "Christian Work in Mexico," the proceeds of which are for the benefit of the "Lot Fund" of the South Harlem M. E. Church, one of the mission churches of the New-York City Church Extension and Missionary Society. The highest interest attaches to the subject of the lecture just at this time, in view of the recent legislative action, whereby church and state in Mexico are separated—an action declared to be the most radical and important of modern ecclesiastical history.

BROOKLYN.

The Board of County Canvassers met at noon yesterday, and commenced the official canvass of the vote of Kings County. The session of the board was short.

At the meeting of the Kings County Republican General Committee, last evening, it was resolved to hold primary meetings in the several wards on Friday, 21st inst.

Detectives Bigget and Grant, of the Brooklyn Police, were arrested yesterday afternoon and taken to New-York to answer a charge of assault and battery, preferred by John Ruchty. Ruchty, who was one of the men arrested at the instance of Lucette Meyers, and identified by her as Roscoe, but subsequently discharged, claims that he was roughly handled by the police.

LONG ISLAND.

The residents of Rocky Point and Port Jefferson are in a state of excitement over the mysterious disappearance of Capt. Edward H. Halleck. Capt. Halleck left Rocky Point on the 10th of October for New-York, intending to draw from the Seamen's Savings Bank money to pay for material for a vessel in course of construction for him at the yard of Darling & Ward, at Port Jefferson. He drew $200 from the bank on that day, Friday, and on the Monday following left the office of Mr. Low, in South street, saying he should draw the balance. This is the last trace his friends have of him.

NEW-JERSEY.

The force of clerks in the Jersey City Collector's office has been cut down one-half.

The Commissioners of Public Works in Jersey City intend reducing the force and curtailing the salaries of those retained twenty per cent.

The New-Jersey Editorial Association will meet on Friday, in Trenton, to take action in relation to assisting E. F. Applegate, the editor of the Monmouth *Inquirer*, whose establishment was entirely destroyed by the great fire in Freehold.

THE DETECTIVES' TRIAL.

Commissioner Gardner presided yesterday at the continuation of the trial of Capt. Irving and Philip Farley, of the detective Police. Col. Hastings who was appointed prosecuting attorney on Monday, called Detective Farley to the stand, and examined him in regard to what took place at Quarantine and on the Thuringia when Macdonnell was arrested. Farley admitted that his wife gave a receipt for a letter at his residence in Prince street. Did not know who the letter was from or what its contents were. Denied that he received a registered letter signed Harry and addressed "Friend Phil." Capt. Irving, on being cross-examined, gave a similar account of his action as on his direct testimony. Ex-Mayor Hall then announced that the case for the defense had closed, and Col. Hastings said that he had no witnesses to call. Mr. Hall then submitted a synopsis of what he considered the charges against the defendants, and asked that the full Police Board be present at the summing up. Commissioners Gardner, Smith and Russell being present. Mayor Hall proceeded to sum up. In conclusion, Mr. Hall claimed that the case was not only not sustained, but that revenge was Macdonnell's object in making his confession. At the conclusion of Mr. Hall's address the case was referred to the full Board of Police.

THE BAR ASSOCIATION.

The Bar Association met last evening at No. 20 West Twenty-seventh street, Mr. E. S. Van Winkle in the chair. Mr. W. M. Prichard, the Treasurer, read his report to Nov. 11, as follows:

Amount to credit of General Fund	$9,226 78
Amount to credit of Library Fund	792 48
Total	$10,019 26

The whole number of members belonging to the association was reported as 620. The following names were then presented for membership, and unanimously elected: Allen W. Evarts, No. 52 Wall street; Eugene Smith, No. 25 Nassau street; E. G. Stedman, No. 291 Broadway; Henry W. Clark, No. 58 Pine street; Chas. L. Atterbury, No. 25 Gramercy place.

A resolution was adopted requesting the Library Committee to procure copies of all cases and points before the Court of Appeals. A motion was offered by Mr. H. Nichol to reconsider the action of the association at the last meeting relative to Roswell D. Hatch. Mr. Townsend moved as an amendment that if such action was taken with regard to one of the persons named, it should apply to all. After some discussion the matter was laid on the table. The meeting then adjourned.

LAW REPORTS.

COURT CALENDARS—THIS DAY.

SUPREME COURT—CHAMBERS—Held by Barrett, J.—32, —— vs. ——; 47, Kingsland, Jr., vs. Kingsland et al.; 72, —— vs. ——; 76, The People, &c., Tenth National Bank vs. Board of Apportionment; 96, Shantz vs. Baldwin; 105, Asten vs. Hastings; 109, Challis vs. Woodhull et al.; 117, Getty vs. Devlin; 123, In the matter of Riverside Park; 124, Eldridge vs. Lynch; 140, Challis vs. Woodhull; 159, Luthecum vs. Hudson et al.; 161, Cammann vs. Heim et al.; 173, Hecht vs. McCahill; 179½, —— vs. ——; 189, Risley vs. Indianapolis, B. and W. Railroad Company; 204, Garthe vs. Goldstein; 228, Skader vs. Cohen et al.; 229, Harris vs. Hawley; 240, McCormick vs. Boyle; 242, Garthe vs. Goldstein; 248, Birdsall vs. Birdsall.

SUPREME COURT—CIRCUIT—Part I.—Adjourned for the Term.

SUPREME COURT—CIRCUIT—Part II.—Held by Van Brunt, J.—2144, Morgan vs. Mayor, &c., of New-York; 2334, Brown vs. Mayor, &c., of New-York; 1220, Healey vs. Mayor, &c., of New-York; 844½, Downs vs. Griswold; 1210, Maryland Coal Company vs. Edwards; 324, Peck et al. vs. Gardner; 1278, Chase vs. Osgood et al.; 38½, Rice vs. Livermore, impleaded; 648½, Solomon vs. Elsberg; 741, Battersby, C. P. N., vs. Erie Railway; 1292, Leggett et al. vs. Sluyter; 1296, Terry vs. Thayer; 1298, Seymour et al. vs. McDonald; 1300 Gates vs. Erie Railway Company; 1302, Budlong vs. Edwards et al.; 1308, Utterbach vs. Richardson; 1310, Gay vs. Howard; 1312, Wilson vs. Childs, impleaded; 1314, Barney vs. Roe, impleaded; 1316, Fredericks et al. vs. O'Neill.

SUPERIOR COURT—TRIAL TERM.—Part I.—Held by Curtis, J.—557, Roberts vs. Johnston.

SUPERIOR COURT.—Part II.—Held by Van Vorst, J.—772, Hart vs. Russell; 390½, Bailey vs. Griswold et al.; 820, Coffey vs. Home Life Insurance Company; 278, Reade vs. Clark et al.; 804, Gardner vs. Cockrill; 1321, Magnin et al. vs. Dinsmore; 722, Hart vs. Hays; 732, Phibbs, Administratrix, vs. Baker; 464, Patterson vs. Stettaner; 658, Kincaid vs. Durnell; 766, Reichert vs. Bedrossian; 514, Oulif et al. vs. The Ohio and Midland Railroad Company; 644, Buhlmeyer vs. Valentine; 740, Werner vs. Naegler.

COURT OF COMMON PLEAS—GENERAL TERM.—Held by Daly, C. J., Lowe and Daly, J. J.—23, The People ex rel. McMullen vs. The Board of Estimate and Apportionment; 4, Low vs. Joseph et al.; 5, Slade et al. vs. Joseph et al.; 6, Langley et al. vs. Joseph et al.; 7, Farnham et al. vs. Joseph et al.; 8, Aborn et al. vs. Joseph et al.; 9, Smith vs. Cooley; 17, Ditterhoefer vs. Lewis; 26, The People ex rel. Outwater vs. Green; 30, In the matter of Morgan, Assignee; 31, McGown et al. vs. Sinclair; 45, Howell vs. The Empire City Fire Insurance Company; 38, Hardenburg vs. Cockroft; 49, Stoppani vs. Gottsberger; 53, Carroll vs. Third Avenue Railroad Company; 54, Foley, Administratrix vs. The Mayor, &c., New-York; 55, The Mechanics' and Traders National Bank vs. Crow et al.; 61, Howells and Coggeshall et al. vs. Dickeman; 67, Shufelt et al. vs. Clary; 83a, La Cour vs. McMullen; 835, Yenni et al. vs. Ocean National Bank; 49a, Dowdney vs. McCalloon.

COURT OF COMMON PLEAS—TRIAL TERM—Part I.—Held by Robinson, J.—1739, Blake vs. Price; 1494, Fitzgerald vs. Maitland; 2382, Nisson, Administratrix, vs. Decker; 2011, Mower vs. Daly; 2012, Same vs. Same; 3315, Buckingham vs. Miller, Pres.; 2494, Goldstein vs. Marks; 866, Kremberg vs. O'Brien, Sheriff; 2384, Haggerty vs. Second Avenue Railroad Company; 2430, Longinnotti vs. Bressant; 3275, Blumer vs. Isidor; 1945, Cunningham vs. Kelly; 1682, McFall vs. Irving; 68, McConley, Administratrix, vs. Gains; 3397, Quinlan vs. Sixth Avenue Railroad Company.

MARINE COURT—Part I.—Held by Joachimsen, J.—1564, Fairchild vs. Bentley; 2836, Loeb vs. Robinson; 2364, Frank vs. Covert; 2784, Benson vs. Janeway; 2218, Ferguson vs. Lyon; 2558, McMahon vs. Doran et al.; 3283, Elstner vs. Mittnacht; 3032, O'Conner vs. Verplanck; 2978, Howell vs. Elias; 3402, Morrison et al. vs. Bogenritter; 3403, Hermann et al. vs. Bogenritter; 3630, Morrison et al. vs. Bogenritter; 2660, White et al. vs. Gordon; 2788, Schofield vs. Denning; 2338½, Brannigan vs. Hall.

MARINE COURT—Part II.—Held by Gross, J.—2983, Dewey vs. Ransom; 2595, Derr vs. Koffman; 3165, Hecht vs. Schlaefer; 3166, Same vs. Same; 2895, Gebhardt vs. Karnreise; 3199, Stewart vs. Collins et al.; 3399, Hecht vs. Deitrich; 2873, Adee et al. vs. Wilder; 2875, Willard et al vs. Waters; 2877, Wilson vs. Judge; 2879, Heywood et al. vs. Werner; 2883, Widman vs. Frenderberger; 2899 Metzner vs. The Germania Fire Insurance Company; 2535, Downs vs. The Wilkesbarre Coal and Iron Company; 3163, Nickloy vs. Hazlett et al.

MARINE COURT—Part III.—Held by Curtis, J.—2545½, Bell vs. Lynch; 3065, Pond vs. Van Orden; 3186, McClees vs. Demilt; 3505, Strauss vs. Sporborg; 2573, Russell vs. Perrenond; 3405, Morgan vs. Stein; 2517, Mandle vs. Adolphe; 3231, Raynor vs. Genet; 3232, Same vs. Same; 3333, Same vs. Same; 2144, Brockway vs. Stevens; 2340, Patterson vs. McKeene; 2504, Depuy vs. Frederick; 2830, Sleight vs. Cook.

COURT OF GENERAL SESSIONS.—Held by Sutherland, C. J.—John C. Dooley, John Flinn, false pretenses; George Carnes, felonious assault and battery; Christopher Le Strange, felonious assault and battery; John Knox, John Broint, Michael Frank, larceny, receiving stolen goods; Peter Morgan, grand larceny; Joseph P. Darcus, grand larceny; Thomas Connelly, forgery; Wm. O'Conlan, Frank Brown, Michael Cassidy, having burglarious implements; James Thompson, assault and battery.

COURT OF APPEALS—ALBANY, N. Y., Nov. 11.—Court of Appeals day Calendar for Nov. 12: Nos. 46, 75, 78, 30, 24, 19, 18, 45.

THE STATE OF TRADE.

CHICAGO, Nov. 11.—Flour quiet and unchanged. Wheat opened dull and closed active and higher; sales No. 1 Spring at 96c.; No. 2 do., 94½c. cash, 94¾c. December; No. 3 do., 87c.@87½c.; Rejected, 80c.@80½c. Corn active and higher at 35½c. for No. 2, cash or November; 36½c., December; 37½c., January; Rejected, 34c.@34¼c.; New do., 32c. Oats active and higher at 28¾c. for No. 2, cash; 29c. December; Rejected, 26¾c. Rye steady at 59c.@60c. for No. 2. Barley dull and a shade lower, at $1 20@$1 22 for No. 2 Fall; No. 3 Spring steady a 80c.@83c. Provisions active and higher. Pork sold at $11 50, cash; $11 25@$11 37½ December. Lard active and higher at 6¾c.@6⅞c., cash; 7¾c., February. Bulk Meats active and higher at 4c. for Shoulders, 5⅞c. for Short Rib Middles, 6c. for Short Clear Middles, packed. Green Hams sold at 6⅛c. for 16 lbs. average; 6½c. for 15 lbs. average; 7c. for 12 lbs. average. Whisky steady at 87c. Dressed Hogs sold at $7 50, seller last half of December and first half of January. Freights nominal; Corn to Buffalo, 6c. Receipts—10,000 bbls. Flour, 117,000 bushels Wheat, 80,000 bushels Corn, 33,000 bushels Oats, 2,000 bushels Rye, and 11,000 bushels Barley. Shipments—8,000 bbls. Flour, 44,000 bushels Wheat, 255,000 bushels Corn, 35,000 bushels Oats, and 5,000 bushels Barley.

BUFFALO, N. Y., Nov. 11.—Lake and Rail Imports for the Last Twenty-four Hours—17,450 bbls. Flour, 402,567 bushels Wheat, 255,293 bushels Corn, 164,080 bushels Oats, 44,615 bushels Barley, 950 bushels Peas. Canal Shipments—233,371 bushels Wheat, 202,421 bushels Corn. 37,547 bushels Oats, 18,797 bushels Barley. Rail Exports—10,000 bushels Wheat, 35,680 bushels Corn, 25,900 bushels Oats. 4,800 bushels Barley. Canal Freights—Wheat, 12c.; Corn, 10c.@10½c.; Oats, 7c. Flour quiet; sales of Western Spring at $6 50@$7; Bakers', $7@$8; Amber, $7 50@$8 50; White, $9@$9 25. Wheat dull and nothing doing, except in a small way; quoted: Duluth, No. 1 Spring, $1 28; Milwaukee, No. 1 Spring, $1 30; Milwaukee, No. 2 Spring, $1 25; Chicago, No. 2 Spring, $1 17; Red Winter, $1 45@$1 50; White Michigan, $1 65@$1 70. Corn firm and higher; sales of 20,000 bushels at 48c.; 2,000 bushels do. at 48½c.; 2,700 bushels do. (remnant) at 47½c. Oats quiet; sales of small lots No. 2 Western at 40c. Barley quiet; sales Canada at $1 41@$1 45; No. 2 Western at $1 40; two-rowed State at $1 25. Rye nominal at 75c. Other articles unchanged.

CINCINNATI, Nov. 11.—Flour dull and lower; sales at $6 25@$6 50. Wheat quiet at $1 25@$1 30. Corn firm and in fair demand at 45c. Rye unchanged and quiet. Oats steady at 32c.@40c. Barley dull and unchanged. Butter in fair demand and firm. Pork—Old Mess nominal; New scarce and firm; jobbing sales at $12@$12 50. Lard—Kettle in good demand; sales at $6 56@$6 62½ ₩ cwt.; supply of Old Kettle light; jobbing sales at 7c.@7¼c. Bulk Meats—Old nominal; New firm; Shoulders, 4½c.@5c.; Clear Rib Sides, sales at 5¼c.; held higher; Clear Sides, 5½c. Bacon in good demand; Shoulders, 5¾c.@6c.; Clear Sides, 6¼c. Live Hogs in fair demand at $4 70@$4 85. Green Meats—Shoulders sold at 3¾c., and Clear Rib Sides at 5c. Hams—Sales of 14¼ lbs. average at 7½c. Whisky sold at 86c.

ST. LOUIS, Nov. 11.—Flour quiet and weak; business small. Wheat quiet and in fair demand; sample lots of No. 3 Fall, $1 18@$1 20; No. 2 Red Winter, $1 40. Corn firmer; No. 2 Mixed, 35c. bid. Oats in fair demand and advanced; sales of No. 2 at 32½c.@33½c. Barley—Only best grades wanted; fancy Wisconsin sold at $1 57. Rye quiet and unchanged at 60c. Whisky dull at 90c. Provisions dull; only small jobbing and order trade. Hogs lower at $3@$3 40; bulk sales at $3 20@$3 30. Cattle dull and weak; good to prime Steers, $3 50@$3 75. Receipts—5,000 bbls. Flour, 31,000 bushels Wheat, 7,000 bushels Corn, 10,000 bushels Oats, 15,000 bushels Barley, 1,000 bushels Rye, 1,700 Hogs.

MILWAUKEE, Nov. 11.—Flour quiet and unchanged. Wheat firm and in fair demand at $1 07 for No. 1; 99¾c. for No. 2, cash, November, and December. Oats steady at 30c. for No. 2. Corn steady at 40½c. for No. 2 Mixed. Rye firm and in fair demand at 65c. for No. 1. Barley dull and nominal at $1 30 for No. 2 Spring. Freights—Wheat, to Buffalo, 7c.; to Oswego, 12c. Receipts—6,000 bbls. Flour, 110,000 bushels Wheat. Shipments—3,000 bbls. Flour; 28,000 bushels Wheat.

PASSENGERS ARRIVED.

In steam-ship Adriatic, from Liverpool.—Thos. C. Jones, Mrs. Jesse Jones and servant, Mr. and Mrs. Enstein, Miss M. Enstein, Mr. and Mrs. Wm. Meyer, Mr. and Mrs. H. H. Bliss, Mrs. D. H. Wilson, Miss Sanger, Mrs. Ralston, Miss Haselton, Miss Simpson, W. Sanger, J. C. Haselton, D. W. Wilson, Miss M. De F. Cannon and servant, Miss M. B. Connor, Henry Le G. Cannon, J. Hulings, H. Risener, Jas. J. Richards, Jr., Mrs. Richards, Mr. and Mrs. A. J. Jackson, Mr. and Mrs. J. C. Merrill, Miss Corrija, Miss Protheroe, J. Shethars, Mrs. Shethars, E. H. Shethars, James Davis, Rev. Father Van Houver, John C. Deady, Mr. and Mrs. J. B. James, infant, and two nurses, Mr. and Mrs. W. T. Livingston and nurse, Master Alfred E. Livingston, Wm. A. Peters, Edward Prior, George Glassco, Mr. and Mrs. Charles E. Dana, Mr. and Mrs. Joseph Waxelbaum, infant, and nurse, Misses Jennie and Bertha Waxelbaum, Mr. and Mrs. Wm. Colburn, Mrs. John A. Baker, Mrs. J. B. Le Gay, Miss Annie Le Gay Boyd, H. M. Eder, Gen. G. P. Ihrie, John H. Williams, Silus E. Whitney, Edward Pugh, Mr. and Mrs. Lazarus Fruend, Mrs. Bird, Mrs. J. Ryder, Mrs. H. A. Ryder, Miss J. S. Ryder, K. H. Loomis, John Yates, Dr. B. F. Craig, Dawson Crisp.

In steam-ship City of Brussels, from Liverpool.—Miss Jessie Patterson, Mrs. Buell, Miss Laura Nichols, Mrs. J. P. Harrics, Mrs. Nancy Barbour, Mrs. John Goodman, Miss Carrie Goodman, Miss Fannie Goodman, Mrs. W. B. Falls and child, T. Evans, Mr. and Mrs. H. T. Nichols, J. Freeman, Mr. and Mrs. Russell, S. Dally, Mr. and Mrs. D. F. Hulbert, Mr. and Mrs. S. Paton, Mr. and Mrs. P. W. Gray, Mr. and Mrs. S. A. Martine, Mr. Rooney, Wm. Reilley, R. Ros, H. Gates, David Tucker, Miss H. A. Philips, Miss M. Philips, Mr. and Mrs. Merrill, Mr. and Mrs. J. Rogers, F. M. Alles, Mr. Cordukes, J. Bloodgrove, C. F. Palmer and child, E.H. Frufton, J. E. Hughes, Wm. Draper.

In steam-ship San Jacinto, from Savannah.—Capt. Berry, J. O'Conner, Mrs. Maynard, F. Grigg, Nicholas Sterne, W. O'Leary, C. Johnson.

MINIATURE ALMANAC—THIS DAY.

Sun rises......6:43 | Sun sets.....4:45 | Moon sets 12:00

HIGH WATER—THIS DAY.

Sandy Hook...1:46 | Gov. Island..2:35 | Hell Gate..3:55

MARINE INTELLIGENCE.

NEW-YORK....TUESDAY, Nov. 11.

CLEARED.

Steam-ships Idaho, (Br.,) Moore, Liverpool via Queenstown, Williams & Guion; Heinmann, (Belg.,) Lechere, Antwerp, Funch, Edye & Co.; Russia, (Br.,) Cook, Liverpool, via Queenstown, C. G. Francklyn; Trinacria, (Br.,) Thomson, Glasgow, Henderson Brothers; Crescent City, Curtis, Havana, Wm. P. Clyde & Co.; Perit, Ellis, Hamilton and St. George, (Ber.,) Lunt Brothers; Leo, Dearborn, Savannah, Ga., Murray, Ferris & Co.; Alice, (Br., Ellis, Savannah, Pim, Forwood & Co.; Charleston, Beckett, Charleston, J. W. Quintard & Co.; Richmond, Lawrence, Norfolk, Petersburg, and Richmond, Old Dominion Steam-ship Co.; Wyanoke, Couch, Norfolk, City Point, and Richmond, Old Dominion Steam-ship Co.; Albemarle, Reed, Norfolk, Old Dominion Steam-ship Co.; Hatteras, Earnest, City Point and Richmond, Old Dominion Steam-ship Co.; Benefactor, Jones, Wilmington, N. C., Lorillard Steam-ship Co.; Martha Stevens, Chance, Baltimore; Ann Eliza, Richards, Philadelphia, Pa., Jas. Hand; Novelty, Shaw, Philadelphia; Glaucus, Bacon, Boston, H. F. Dimock.

Ship Gold Hunter, Freeman, Liverpool, Snow & Burgess.

Barks Magdalene, (Norw.,) Olsen, Antwerp, Tetens & Bockmann; Titania, (Norw.,) Jensen, Havre, Funch, Edye & Co.; Johannes, (Ger.,) Ihlder, Bremen, Herman, Koop & Co.; Francesco Chazzo, (Ital.,) Borzzo, Rotterdam, Slocovich & Co.; Evening Star, (Br.,) Chick, St. Jago de Cuba, Waydell & Co.; Countess of Fyfe, (Br.,) Kerr, Limerick, George F. Bulley; Souvenier, (Br.,) Davis, London, E., Slocovich & Co.; Isabel, (Argen.,) Newhull, Buenos Ayres, John Norton, Jr.'s Sons; James E. Brett, Gallison, Havre, Boyd & Hincken; Regena Zolk, Bay, Gibraltar, J. Zittlosen; Kong Carl, (Norw.,) Kuntsen, Queenstown or Falmouth for orders, C. Tobias & Co.; Tilde Figlia, (Ital.,) Olivari, Cork for orders, J. C. Seager; Virginia L. Stafford, (Br.,) Curry, Marseilles, James Henry; Norma, (Ger.,) Bemecker, Cork or Falmouth, C. Tobias & Co.; Nuovo Guiseppino, (Ital.,) Marchael, Cork or Falmouth, A. P. Agresta.

ARRIVED.

Steam-ship City of Brussels, (Br.,) Leitch, Liverpool, Oct. 30, and Queenstown 31st, with mdse. and passengers to John G. Dale.

Steam-ship San Jacinto, Hazard, Savannah, Nov. 8, with mdse. and passengers to W. R. Garrison.

Steam-ship Manhattan, Woodhull, Charleston Nov. 8, with mdse. and passengers to J. W. Quintard & Co.

Steam-ship City of Austin, Eldredge, Galveston Nov. 3, Key West 6th, with mdse. and passengers to C. H. Mallory & Co.

Steam-ship Huntsville, Crowell, Savannah Nov. 8, with mdse. and passengers to Robt. Lowden.

Steam-ship Benefactor, Jones, Wilmington, N. C., 7th, with mdse. to Lorillard Steam-ship Co.

Steam-ship Hatteras, Ernest, Norfolk, with mdse. and passengers to the Old Dominion Steam-ship Co.

Bark Sandy Hook, Bunker, Sagua 14 ds., with sugar to order—vessel to Borland, Dearborn & Co.

Bark Teresa, (of St. Andrews, N. B.,) Gibbs, Cienfuegos 20 ds., with sugar to J. & G. Fowler.

Bark Rachele, (Aust.,) Nasso, St Vincent 35 ds., in ballast, to Slocovich & Co.

Bark Rosina, (Ital.,) Gambardella, Leghorn 84 ds., with marble and rags, to order.

Bark Due Fratelli, (Aust.,) Cordich, Gloucester, 50 ds., in ballast, to Slocovich & Co. Had variable weather. Sept. 28, lat. 41 44, lon. 16 35, spoke schr. H. Houston, (of Stockton,) from Cuba for Trieste, who reported the Captain having died three days previous; wanted no assistance.

Bark Emma C. Litchfield, (of Rockland,) Hayden, Rio Janeiro Sept. 7, via Hampton Roads Nov. 8, with coffee to Brown, Bros. & Co.—vessel to J. S. Ingraham & Co.

Bark R. B. Chapman, (of St. John, N. B.,) Atkins, Sydney, C. B., 16 ds., with coal to C. S. Swain & Son—vessel to P. I. Nevius & Son.

Bark Rhea, (Ger.,) Wietserman, Dublin 51 ds., in ballast to Funch, Edye & Co.

Bark Armonia, (Ital.,) Maggio, Southampton 47 ds., in ballast to Slocovich & Co.

Bark George Henry, (of Yarmouth, N. S.,) Smith, Philadelphia, in ballast to Boyd & Hinchen.

Brig Mayfield, (of Liverpool,) Lloyd, Rio Janeiro Aug. 28, via Hampton Roads Nov. 8, with coffee to Chas. Spence & Co.

Brig Olivia, (of Bermuda,) Watts, St. Marc 11 ds., with logwood, coffee, and cotton to R. Murray, Jr. Nov. 7, 65 miles E. S. E. of Hatteras, spoke brig Countess, (of Halifax,) from Sagua, for Boston.

Brig Laura Cacace, (Ital.,) Cafero, Belfast 66 ds., in ballast to Slocovich & Co.

Brig C. C. Van Horn, (of Windsor, N. S.,) Hooker, Bras D'or, C. B., 11 ds., with plaster to J. F. Whitney & Co.—vessel to Snow & Burgess.

Schr. A. W. Smith, (new, 602 tons,) Levett, Alexandria, Va., with coal to S. C. Loud & Co.

Schr. Isle of Pines, Steelman, Virginia.

Schr. J. H. Lockwood, Sharrett, Georgetown, D. C., with coal to Van Brunt & Bro.

Schr. Enoch Moore, Chambers, Georgetown, D. C., with coal to Van Brunt & Bro.

Schr. Ball Russell, Smith, Jacksonville 6 ds., with lumber to Isaac Eppinger & Co.—vessel to Overton & Hawkins.

Schr. J. Ricardo Jova, (of Philadelphia,) Little, Sagua via Delaware Breakwater 14 ds., with sugar to Skiddy, Minford & Co.—vessel to Evans, Ball & Co.

Schr. D. W. Saunders, Smith, Cape Hayti 15 ds., with logwood and coffee to R. Murray, Jr.—vessel to Jonas Smith & Co. Left in port schr. Henry Middleton, from New-York, just arr.

Schr. J. E. Smith, Tyler, Georgetown, S. C., 8 ds., with naval stores to Zophar Mills—vessel to Bentley, Gildersleeve & Co.

Schr. William O. Irish, Terrill, Providence, for Elizabethport.

Schr. William Boardman, Billard, Hartford.

Schr. Sarah Bruen, Austin, Rockport, Mass.

Schr. Sarah Jane, Selsey, New-Haven.

Schr. Hudson, Champlin, New-London.

Schr. Pallas, French, Dighton.

WIND—Sunset, moderate, N. W.; clear.

SAILED.

Steam-ships Columbia, for Havana, Perit, for Bermuda; Leo, for Savannah; Wyanoke, for Norfolk, &c.; ship Ada, for Shanghai; barks Regina Tolch, for Gibraltar; Emelia, for Cork or Falmouth, for orders.

MISCELLANEOUS.

The steam-ship Adriatic, arr. yesterday, reports: Nov. 2, lat. 51 58, lon. 15 04, passed a Cunard steamer, bound E.; 3d, lat. 50 12, lon. 27 38, passed steam-ship Spain, bound W.; 5th, lat. 48 36, lon. 37 11, passed a brig-rigged steamer, bound E.; 8th, lat. 43 07, lon. 55 22, passed steam-ship Wyoming, bound E.; same day, lat. 42 50, lon. 59 27, passed an Anchor steamer, bound E.; 9th, lat. 41 32, lon. 65 28, passed steam-ship City of Chester, bound E.; same day, lat. 41 32, lon. 65 29, passed steam-ship Republic, bound E.

BY TELEGRAPH.

BOSTON, Nov. 11.—Arr. steamer Leopard, from Philadelphia; ship Cromwell, from Manila; brig Nellie Hastings, from Singapore.

The ship Quintero still remains ashore on Cape Cod. During last night she moved ahead about fifteen feet, and is now nearer in shore than she was yesterday. A part of her cargo is being discharged in lighters, in the hope of getting her afloat on the next high tide.

CHARLESTON, S. C., Nov. 11.—Arr. steamers Champion and Waybossett, from New-York, and Ashland, from Philadelphia; ship City of Halifax, from Dunkirk, and schr. M. E. Carson, from Wilmington, N. C.

Sld. steamer Virginia, for New-York; bark C. F. Elwell, Liverpool; brig Iris, for Boston, and schrs. E. L. Leonard and E. M. Sawyer, for Providence.

FORTRESS MONROE, Nov. 11.—Arr. bark Trafalgar, from Rio, for orders.

Passed in for Baltimore—Brig Luz, (Br.,) from Patras.

HAVANA, Cuba, Nov. 11.—Steamer City of New-York, from New-York, arr. here this morning.

SAVANNAH, Nov. 11.—Arr. steam-ships Saragossa, from Baltimore; Montgomery, from New-York; C. W. Lord, from Philadelphia; ship Joe Milberry, from Liverpool; barks Nederland, from Rotterdam; Sunrise, from Havana.

Sld. steam-ships Virgo, for New-York; and Seminole, for Boston.

EUROPEAN MARINE NEWS.

QUEENSTOWN, Nov. 11.—The American Line steam-ship Ohio, Capt. Morrison, from Philadelphia Nov. 1, for Liverpool, arr. here to-day.

The White Star Line steam-ship Oceanic, Capt. Kiddle, from New-York Nov. 1, for Liverpool, arr. here this morning.

MOVILLE, Nov. 11.—The Allan steam-ship Caspian, from Quebec, for Liverpool, arr. here to-night.

Schuyler, Hartley & Graham,

NOS. 20 AND 22 JOHN ST.,

OFFER THEIR ENTIRE STOCK OF

CHOICE BRONZE SETS AND SINGLE PIECES,

FINE FRENCH CLOCKS,

RICH GOLD AND CORAL JEWELRY,

RUSSIA LEATHER GOODS of every description,

LONDON, PARIS, AND VIENNA FANCY GOODS,

AT A LARGE REDUCTION

From former prices, thus presenting an unusually favorable opportunity to purchase choice Holiday and Wedding Presents at very low prices.

TIFFANY & CO.,

UNION SQUARE.

Gorham Mfg. Co.,

Silversmiths,

Have opened, in connection with their wholesale business, a department for retailing their own productions in New-York. The attention of the public is respectfully requested to the superb stock of Solid Silver-ware and Gorham Plated-ware now offered at retail.

SALES-ROOMS: BOND ST., NEAR BROADWAY.

WHOLESALE

A. T. Stewart & Co.

HAVE OPENED

500 CASES

New and Elegant

French and English

DRESS GOODS,

WHICH FOR

Quality, Style, and Price cannot be equaled in this City.

The above were RECENTLY PURCHASED IN EUROPE, by one of their firm,

Greatly Below their Value.

Decided Bargains Offered.

Broadway, Chambers, and Reade Sts.

Why order an Overcoat
With Delay and Expense,
When the Same can be
Purchased at 40 Per Cent. Less
AT

BROKAW BROTHERS',

Fourth av., Opposite Cooper Institute,
Lafayette Place, Opposite Astor Place,
One Door from Corner.

A. Raymond & Co.,

corner Fulton and Nassau sts.,

CLOTHIERS,

ARE SELLING

FINE OVERCOATS,

AND FINE

SUITS FOR GENTS AND BOYS,

MADE FOR THE BEST CITY TRADE, AT PRICES WHICH DEFY COMPETITION.

FURNITURE.

CURTAINS AND DRAPERIES.

B. L. SOLOMON & SONS

HAVE NOW ON EXHIBITION

THE LARGEST STOCK OF NEW AND ELEGANT GOODS EVER IMPORTED.

EXTRAORDINARY SPECIALTIES, SELECTED IN PARIS AND VIENNA BY ONE OF THE FIRM.

PAINTED WINDOW-SHADES IN BEAUTIFUL TINTS.

657 & 659 Broadway.

BARGAINS IN

FRENCH CHINA

WE OFFER A LARGE ASSORTMENT, DIRECT FROM THE MANUFACTURER, AT GREATLY REDUCED RATES. SETS AND PIECES DECORATED TO ORDER IN OUR OWN FACTORY, NO. 4 GREAT JONES ST., WITH CRESTS, MONOGRAMS, OR INITIALS, IN THE HIGHEST STYLE OF ART.

Nicol, Davidson & Co.,

No. 686 BROADWAY.

T. B. BYNNER & CO.,

No. 527 Broadway,

NOW OFFER THE LARGEST STOCK IN THE CITY OF

AMERICAN WATCHES,

IN SOLID GOLD AND SILVER CASES, AT THE LOWEST PRICES.

CHILDREN'S

SCHOOL SUITS

AT VERY LOW PRICES.

J. M. VARIAN & SON,

NOS. 70 AND 72 BOWERY.

COOK.—BY A RESPECTABLE GIRL, FOR A FIRST-class cook in an American family; City reference. Call at No. 33 6th av., near 9th st.